









**REPORT**  
**ON**  
**FAMILY LIVING SURVEY**  
**AMONG INDUSTRIAL WORKERS**  
**1958-59**

**DARJEELING**

**LABOUR BUREAU**  
**MINISTRY OF LABOUR,**  
**EMPLOYMENT AND REHABILITATION**  
**(DEPARTMENT OF LABOUR AND EMPLOYMENT)**  
**GOVERNMENT OF INDIA**





## P R E F A C E

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Darjeeling centre. A General Report dealing mainly with the technical aspects

of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri Satnam Dass, Research Officer, assisted by Shri A. Azim, Investigator Grade I, under the guidance and supervision of Shri L.R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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*Dated the 27th November, 1965.*

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**PART I**  
**(FAMILY BUDGET)**

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## CHAPTER 1

### SCOPE AND METHOD OF THE SURVEY

#### 1.1. *Family living study*

Family living studies aim at collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys such as family budget survey where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys can be food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy making in connection with socio-economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from



the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurements of Standards and Levels of Living, 1954\*.

- (i) Health, including demographic conditions ;
- (ii) Food and nutrition ;
- (iii) Education, including literacy and skills ;
- (iv) Conditions of work ;
- (v) Employment situation ;
- (vi) Aggregate consumption and savings ;
- (vii) Transportation ;
- (viii) Housing, including household facilities ;
- (ix) Clothing ;
- (x) Recreation and entertainment ;
- (xi) Social security ; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Darjeeling, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

### 1.2. *Description of the survey*

Darjeeling was one of the centres where family living surveys were conducted during 1958-59. This survey in Darjeeling was part of an integrated scheme of family living surveys among industrial workers at 50† important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys are being published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Darjeeling centre presented in this Report.

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\*Report on International Definition and Measurements of Standards and Levels of Living, U.N., 1954.

†The list of 50 centres is given in Appendix I.

### 1.21. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) were entrusted to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

### 1.22. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons—

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951 as the case may be. The survey in Darjeeling, which was a plantation centre covered families deriving a major part of their income from manual work in registered plantations only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour and not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

### 1.23. *Design of survey*

Two types of sampling methods, *viz.*, tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, *viz.*, the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical.

On the basis of a preliminary survey conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling at Darjeeling centre and the list of 83 registered plantations situated in the regions of Darjeeling West, Darjeeling East, Teesta Valley, Sonada, Rungbong, Kurseong, Mahanuddy, Tingling and Gorubathen, during the year 1955 was used as the sampling frame.

The sample size of a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Darjeeling determined and finally covered was 480 families for Schedule 'A' and 120 for Schedule 'B'.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled

family would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern.

The selection of sample was done in two stages. In the first stage groups of establishments were selected and in the next stage workers were selected. The tea-plantations were grouped into clusters of 2 or 3 each such that each cluster was heterogenous with respect to management (Indian or Foreign) and class (estates with area above 500 acres, between 300 and 500 acres, and below 300 acres formed classes A, B and C respectively). The clusters were then arranged in increasing order of number of workers employed and 2 independent samples of 12 clusters each were selected systematically with probability proportional to number of workers employed.

The ultimate sampling unit, a working class family, was selected through the pay-rolls of the establishments at the second stage of sampling. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn, of which 5 workers were selected by simple random sampling for Schedule 'B' and the remaining 20 were taken for Schedule 'A'.

#### 1.24. *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the survey at Darjeeling centre was July, 1958 to September, 1959. The period was more than 12 months because of non-availability of some of the selected households during the time of enquiry.

#### 1.25. *Method of survey*

The "Interview Method" was followed for the collection of data, as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires, or to maintain accounts. Moreover, the questionnaires covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

### 1.26. *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaires, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete schedule 'A'. The detailed itemised break down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interests was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

## CHAPTER 2

### ECONOMIC BACKGROUND OF THE CENTRE

#### 2.1. *Introductory*

Darjeeling is one of the most important tea growing regions of West Bengal. Its longitude is 88-89° East and latitude 26-27° North covering an area of 3,105 square kilometres. The tea industry is manned mostly by hill tribes of Darjeeling and Nepalis.

#### 2.2. *Population*

The following table shows the growth of population in Darjeeling from 1921 onwards :—

TABLE 2-1

Year						Population	Decennial percentage increase
1						2	3
1921*	..	..	..	..	..	2,82,748	..
1931	..	..	..	..	..	3,19,635	13·04
1941	..	..	..	..	..	3,76,369	17·75
1951	..	..	..	..	..	4,45,260	18·30
1961**	..	..	..	..	..	6,24,640	40·29

#### 2.3. *Working Class areas*

The working class population in Darjeeling was reported to be concentrated in the following areas :—

- (i) Pokhriabong
- (ii) Rangli-Rangliot
- (iii) Mirik
- (iv) Tistabazar
- (v) Ryongabazar
- (vi) Ghoom
- (vii) Sukhiapokhri
- (viii) Sonada
- (ix) Kurseong
- (x) Darjeeling
- (xi) Pankhabari
- (xii) Panighatta

\*Figures for the years 1921 to 1951 taken from Census of India, Vol. VI, Part IA, page 292.

\*\*Figures for the year 1961 taken from Census of India 1961, Final Population totals, Paper No. 1 of 1962 page, 56.

## 2.4. Working class markets

Although the working class population was concentrated in the above areas, the markets patronised predominantly by them were :

- (i) Chowk Bazar
- (ii) Kurseong
- (iii) Tista Bazar
- (iv) Pokhria Bazar

The above mentioned markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Darjeeling centre.

## 2.5. General characteristics of working class population—Survey results

### 2.51. Industries

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Darjeeling was about 29 thousand. The estimated number of employees in these families was about 44 thousand. A distribution of these employees by industries and in each industry by sex and adults/children is given in table 2.2. In column 7, the average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

*Distribution of employees (including apprentices) by industries and other details*

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee (unestimated) paid employment (Rs.)	
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Production of tea in plantation .. ..	50.35	48.07	1.58	100.00	43,843	39.30	1,175
Rest .. ..	58.35	41.65	..	100.00	554	27.57	8
All .. ..	50.44	48.00	1.56	100.00	44,397	39.15	1,183
Number of employees (unestimated)* ..	597	568	18	1,183	..	..	..

\*Unestimated figures stand for sampled totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

It will be seen that about 99 per cent. of the employees were employed in the production of tea in plantations. The women employees constituted about 48 per cent. of the total. The proportion of children (upto the age of 14 years) was about 2 per cent.

### 2·52. Occupation

Table 2·3 gives, by major occupations the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2·3

*Distribution of employees (including apprentices) by occupation and other details*

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Plantation workers ..	46·61	51·74	1·65	100·00	40,581	37·35	1,095
Rest ..	91·26	8·20	0·54	100·00	3,816	58·25	88
All occupations ..	50·44	48·00	1·56	100·00	44,397	39·15	1,183
Number of employees (unestimated)	597	568	18	1,183	..	..	..

About 91 per cent. of the total employees were employed as plantation workers and the rest comprised production process workers, workers in transport occupations, etc.

### 2·53. Nature of employment and type of settlement

Table 2·4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or non-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e.,



who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

*Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked*

Number of days worked during the month				Percentage distribution of employees by					Number of employees (unestimated)
				Nature of employment			Type of settlement		
				Regular	Casual*	All	Settled Settled	Not settled	
1				2	3	4	5	6	7
0	..	..	..	1.92	1.37	1.90	1.92	..	21
1—7	..	..	..	0.58	..	0.56	0.56	..	8
8—15	..	..	..	3.24	19.35	3.77	3.69	12.67	43
16—19	..	..	..	6.62	15.65	6.91	6.77	22.70	79
20—23	..	..	..	20.97	21.87	21.00	21.19	..	269
24—27	..	..	..	62.51	38.32	61.73	61.70	64.63	727
28—31	..	..	..	4.16	3.44	4.13	4.17	..	36
Total				100.00	100.00	100.00	100.00	100.00	1,183
Percentage to total				96.72	3.28	100.00	99.11	0.89	..
Number of employees (unestimated)				1,134	49	1,183	1,176	7	..

\*The classification of Workers into "regular" and "casual" was done on a different basis from the one adopted in the 'Occupational Wage Survey' conducted by the Labour Bureau in 1958-59 where the term 'casual' was used in a more restricted sense.

Of the total employees, about 97 per cent. were regular and the remaining 3 per cent. were casual. Roughly 99 per cent. of the employees had settled down at the centre.

2.54. *Family income*

The average monthly income per family of the population surveyed was Rs. 95·26. The estimated distribution of families in different income classes is given in table 2·5.

TABLE 2-5

*Distribution of families by monthly family income*

Monthly family income							Percentage of families to total
Less than Rs. 30	..	..	..	..	..	..	..
Rs. 30 to less than Rs. 60	..	..	..	..	..	..	15·65
Rs. 60 to less than Rs. 90	..	..	..	..	..	..	33·28
Rs. 90 to less than Rs. 120	..	..	..	..	..	..	32·12
Rs. 120 to less than Rs. 150	..	..	..	..	..	..	10·77
Rs. 150 to less than Rs. 210	..	..	..	..	..	..	6·06
Rs. 210 and above	..	..	..	..	..	..	2·12
						Total	100·00

The modal family income class was from 'Rs. 60 to less than Rs. 90'. Only 8 per cent. of the families had income of Rs. 150 or more per month.

### 2.55. Family size

The average size of the family was 4.77 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2-6

### Distribution of families by size

Family size (number of members)							Percentage of families to total
One	..	..	..	..	..	..	6·14
Two and three	..	..	..	..	..	..	25·08
Four and five	..	..	..	..	..	..	33·30
Six and seven	..	..	..	..	..	..	23·25
Above seven	..	..	..	..	..	..	12·23
Total							100·00

## CHAPTER 3

### FAMILY CHARACTERISTICS

#### 3.1. *Introductory*

Some general details of the working class population in Darjeeling have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in this centre, as revealed by the survey, is presented below.

#### 3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

*Percentage distribution of family members by age, sex and marital status*

Sex and marital status	Number of members (un-estimated,)	Age (years)							Total	Percent age distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Unmarried	783	22.96	48.93	27.06	1.05	..	..	..	100.00	29.69
Married ..	434	..	0.19	44.08	41.44	5.79	5.11	3.39	100.00	16.70
Widowed	63	..	..	20.43	33.14	8.80	8.64	28.99	100.00	2.54
Divorced	3	..	..	90.36	..	9.64	..	..	100.00	0.18
Separated	3	..	..	100.00	..	..	..	..	100.00	0.10
Sub-total	1,286	13.86	29.59	32.88	16.40	2.45	2.18	2.64	100.00	49.21
<i>Female</i>										
Unmarried	746	25.49	50.05	23.86	0.44	0.16	..	..	100.00	28.62
Married ..	441	..	..	58.72	35.86	2.72	2.27	0.43	100.00	17.08
Widowed	88	..	..	18.70	37.91	8.27	19.56	15.56	100.00	4.04
Divorced	10	..	..	62.30	37.70	..	..	..	100.00	0.42
Separated	11	..	..	44.47	55.53	..	..	..	100.00	0.63
Sub-total	1,296	14.36	28.21	35.75	16.32	1.66	2.32	1.38	100.00	50.79
Total ..	2,582	14.12	28.89	34.33	16.36	2.05	2.25	2.00	100.00	100.00
Number of members (unestimated) ..	..	344	732	923	424	53	57	49	2,582	X

Taking all the members living with the families at the centre, about 49 per cent. were men and about 51 per cent. women. Children of 14 years of age or below constituted about 43 per cent. of the total and persons of 55 years and above about 6 per cent. About 49 per cent. of men and 52 per cent. of women belonged to the age-group 15 to 54. Of the persons falling in the age-group 15 to 54, about 48 per cent. were men and about 52 per cent. women. In this age-group, among men roughly 34 per cent. were unmarried, 59 per cent. married, and the rest 7 per cent. were widowed, divorced or separated. Among women in the same age-group, 26 per cent. were unmarried, 61 per cent. married and the rest 13 per cent. widowed, divorced or separated.

### 3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size and gives a few more details such as average size of the family and average number of children per family.

TABLE 3.2

*Percentage distribution of families by religion and size*

Size of family			Religion			
			Hinduism	Buddhism	Rest	All
1			2	3	4	5
One	..	..	5.86	7.94	..	6.14
Two and three	..	..	26.60	15.28	60.00	25.08
Four and five	..	..	32.78	36.14	40.00	33.30
Six and seven	..	..	23.04	25.12	..	28.25
Above seven	..	..	11.72	15.52	..	12.23
Total	..	..	100.00	100.00	100.00	100.00
Percentage of families to total ..	..	..	85.17	14.43	0.40	100.00
Average size of the families ..	..	..	4.71	5.21	3.40	4.77
Average number of children per family ..	..	..	2.02	2.29	1.00	2.05

### 3.4. Literacy

The levels of literacy among family members by age and family income classes are presented in Table 3.3.

TABLE 3·3

*Percentage distribution of family members in various monthly family income classed by age-group and levels of literacy*

Age group and educational standard	Monthly family income class (Rs.)							
	* <30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Age less than 5 years</i>								
Below Primary	..	..	..	..	1·11	9·28	..	0·95
Rest ..	..	100·00	100·00	100·00	98·89	90·72	100·00	99·05
Total		100·00	100·00	100·00	100·00	100·00	100·00	100·00
<i>Age 5 years and above</i>								
Illiterate ..	..	79·76	78·34	75·11	70·28	61·57	53·87	73·53
Below primary ..	..	20·24	19·11	22·58	26·34	33·53	36·79	23·59
Primary ..	..	..	2·15	2·16	1·85	4·22	6·59	2·33
Middle ..	..	..	0·40	0·15	1·53	0·34	2·75	0·52
Matriculate ..	..	..	..	..	..	0·34	..	0·03
Others ..	..	..	..	..	..	..	..	..
Total ..	..	100·00	100·00	100·00	100·00	100·00	100·00	100·00

\*The sign "<" in this and subsequent tables denotes 'less than'.

About 1 per cent. of children aged less than 5 years had started receiving education. Taking all members aged 5 years and above, about 74 per cent. were illiterate and about 26 per cent. had received education upto or below primary standard. By and large, the percentage of illiterate members seemed to decline in higher income classes. The percentage of members having middle or higher standard of education was negligible.

### 3·5. *Distribution of family members by age, sex and activity status*

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not

seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families, information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.4.

TABLE 3.4

*Percentage distribution of family members by age, sex and activity status*

Sex and activity status	Number of members (unestimated)	Age (years)								Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<b>Male</b>										
Employer	..	..	1.39	57.55	31.35	4.93	3.42	1.36	100.00	21.81
Employee	618	..	..	..	..	..	..	..	..	..
Apprentice	..	..	..	..	..	..	..	..	..	..
Self-employed	7	..	..	32.70	56.15	..	..	11.15	100.00	0.39
Unpaid family labour	3	..	..	..	33.33	..	66.67	..	100.00	0.15
Unemployed	62	..	19.80	70.41	7.62	1.11	1.06	..	100.00	2.70
Not in labour force	596	28.22	56.80	6.60	3.15	0.42	0.84	3.97	100.00	24.16
Sub-total	1,286	13.86	29.59	32.88	16.40	2.45	2.18	2.64	100.00	49.21
<b>Female</b>										
Employer	..	..	1.73	68.15	26.31	1.54	2.13	0.14	100.00	20.83
Employee	565	..	..	..	..	..	..	..	..	..
Apprentice	..	..	..	..	..	..	..	..	..	..
Self-employed	1	..	..	..	100.00	..	..	..	100.00	0.11
Unpaid family labour	4	..	..	..	100.00	..	..	..	100.00	0.17
Unemployed	90	..	21.65	57.94	19.69	0.72	..	..	100.00	3.95
Not in labour force	636	28.36	50.94	6.50	6.80	1.92	2.86	2.62	100.00	25.73
Sub-total	1,296	14.36	28.21	35.75	16.32	1.66	2.32	1.38	100.00	50.79
Total	2,582	14.12	28.89	34.33	16.36	2.05	2.25	2.00	100.00	100.00
Number of members (unestimated)	x	344	732	923	424	53	57	49	2,582	x

It has to be borne in mind that the universe covered in this case was only a particular section of working class population in Darjeeling comprising families which derived a major part of their income from employment in registered plantations. Naturally, the percentage of unemployed was small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 50 per cent. consisting of gainfully occupied persons and unemployed persons.

### 3.6. *Distribution of family members by age, sex and economic status*

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance and earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependant for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given in table 3.5.

TABLE 3.5

### *Percentage distribution of family members by age, sex and economic status*

Sex and economic status	Number of members (unestimated)	Age (years)								Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<b>Earners</b>										
Male ..	612	..	1.04	57.23	32.05	4.92	3.33	1.43	100.00	21.86
Female ..	543	..	1.22	68.00	26.98	1.59	2.06	0.15	100.00	20.21
Sub-total	1,155	..	1.13	62.40	29.62	3.32	2.72	0.81	100.00	42.07
<b>Earning dependants</b>										
Male ..	17	..	18.15	40.35	11.57	4.61	8.00	17.32	100.00	6.41
Female ..	26	..	13.30	49.98	21.93	..	7.93	6.86	100.00	0.87
Sub-total ..	43	..	14.87	46.87	18.58	1.49	7.95	10.24	100.00	1.28

TABLE 3.5—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Non-earning dependants</i>										
Male ..	657	25.32	52.92	13.00	3.77	0.42	1.16	3.41	100.00	26.93
Female ..	727	24.55	46.99	13.39	8.91	1.76	2.34	2.06	100.00	29.72
Sub-total	1,384	24.91	49.82	13.20	6.47	1.12	1.78	2.70	100.00	56.65
Total ..	2,582	28.89	14.12	34.33	16.36	2.05	2.25	2.00	100.00	100.00
<i>Number of members (unestimated)</i> ..										
—	—	344	732	923	424	53	57	49	2,582	x

Earners and earning dependants constituted about 43 per cent. of the total; 22 per cent. being males and 21 per cent. females. Earners and earning dependants mostly came in the age-group 15 to 54 years. The non-earning dependants, who mainly consisted of children, accounted for about 57 per cent.

### 3.7. Family size, composition, economic status and earning strength by income

#### 3.7.1. Analysis by family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. The two-way distribution of families by income and size is given in table 3.6.

TABLE 3.6

*Percentage distribution of families by family income and family size*

Family size	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One ..	..	.. 36.58	1.25	..	..	..	..	6.14
Two and three ..	..	.. 48.59	33.81	15.15	8.89	2.43	11.86	25.08
Four and five ..	..	.. 14.83	49.02	33.08	30.47	15.79	..	33.30
Six and seven ..	..	.. ..	11.43	43.63	33.51	27.75	8.07	23.25
Above seven ..	..	.. ..	4.49	8.14	27.13	54.02	80.07	12.23
Total ..	..	.. 100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	..	.. 15.65	33.28	32.12	10.77	6.06	2.12	100.00
Number of families (unestimated) ..	..	.. 42	149	158	70	48	23	480



Family income, on the whole, tended to increase with the size of the family and in higher income classes there was a larger percentage of large-sized families. The composition of families by the economic status of member is given in table 3·7.

TABLE 3·7

*Composition of families by economic status*

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male ..	..	0·36	0·90	1·10	1·50	1·79	2·57	1·03
Adult female ..	..	0·72	0·82	0·95	1·17	1·69	1·80	0·95
Children male ..	..	0·01	..	..	0·06	0·02	0·03	0·01
Children female ..	..	..	0·01	0·02	0·01	..	0·03	0·01
All earners ..	..	1·09	1·73	2·07	2·74	3·50	4·48	2·00
<i>Earning dependants</i>								
Adult male ..	..	..	..	0·02	0·02	0·05	0·16	0·02
Adult female ..	..	0·01	0·01	0·05	0·08	0·04	0·07	0·04
Children male ..	..	..	..	..	0·02	..	..	0·00
Children female ..	..	..	..	..	0·02	0·02	0·04	0·01
All earning dependants ..	..	..	0·01	0·01	0·07	0·14	0·11	0·07
<i>Non-earning dependants</i>								
Adult male ..	..	0·19	0·24	0·35	0·28	0·37	0·26	0·28
Adult female ..	..	0·15	0·42	0·46	0·48	0·49	0·58	0·40
Children male ..	..	0·30	0·86	1·32	1·20	1·38	1·87	1·01
Children female ..	..	0·42	0·86	1·21	1·34	1·77	1·23	1·01
All non-earning dependants ..	..	1·06	2·38	3·34	3·30	4·01	3·94	2·70
<i>Total</i>								
Adult male ..	..	0·55	1·14	1·47	1·80	2·21	2·99	1·33
Adult female ..	..	0·88	1·25	1·46	1·73	2·22	2·45	1·39
Children male ..	..	0·31	0·86	1·32	1·28	1·40	1·90	1·02
Children female ..	..	0·42	0·87	1·23	1·37	1·79	1·35	1·03
members ..	..	2·16	4·12	5·42	6·18	7·62	8·61	4·77
Number of members (unestimated) ..	..	94	583	872	451	367	215	2,582

The average number of members per family was 4.77. Of these, 2.00 were earners, 0.07 earning dependants and 2.70 non-earning dependants. The proportion of earners to the total members decreased with an increase in the level of income upto the income class 'Rs. 90 to less than Rs. 120' and increased thereafter.

More light on the variation in the earning strength with family income is thrown by table 3.8 which gives the distribution of families by earning strength and income.

TABLE 3.8

*Percentage distribution of families by earning strength*

Earning strength	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
One earner ..	..	89.52	26.68	11.04	4.23	..	..	26.90
One earner and one or more earning dependants ..	..	1.49	2.68	3.46	1.00	..	..	2.34
Two earners ..	..	8.99	68.37	63.66	30.18	3.79	11.86	48.34
Two earners and one or more earning dependants ..	..	..	1.70	1.15	5.49	..	..	1.52
Three earners ..	..	..	0.57	19.87	38.52	44.21	13.97	13.70
Three earners and one or more earning dependants ..	..	..	..	..	2.86	7.85	..	0.78
More than three earners with or without, earning dependants ..	..	..	..	0.82	17.72	44.15	74.17	6.42
Total ..		100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, those having two earners were in a majority being about 48 per cent. of the total. The percentage of families having more than two earners was about 21 per cent.

Table 3.9 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner

was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family.

TABLE 3.9

*Percentage distribution of families by income and earning strength in terms of relationship with the main earner*

Family earning strength in terms of relationship with the main earner	Number of families (unestimated)	Monthly family income class (Rs.)								Percentage distribution of all families by earning strength
		Below 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
Self ..	64	..	50.85	34.19	13.26	1.70	..	..	100.00	26.90
Self and wife or husband	172	..	2.65	43.35	49.93	6.08	0.99	..	100.00	36.83
Self and one or more children ..	63	..	5.76	30.59	31.09	20.72	7.40	4.44	100.00	10.88
Self, wife or husband and one or more children ..	49	..	..	..	41.13	35.06	18.81	5.00	100.00	6.18
Self and one or more other family members ..	79	..	3.39	33.56	30.86	15.62	15.41	1.16	100.00	13.26
Self, wife or husband and one or more other family members	28	..	..	9.31	29.64	32.22	18.09	10.74	100.00	3.53
Self, one or more children and one or more other family members ..	17	..	..	..	8.93	13.35	40.43	37.29	100.00	1.70
Self, wife or husband one or more children and one or more other family members	8	..	..	..	..	29.36	48.72	21.92	100.00	0.72
All families	480	..	15.65	33.28	32.12	10.77	6.06	2.12	100.00	100.00
Number of families (unestimated)	x	..	42	139	158	70	48	23	480	..

Taking all families, in about 37 per cent. of the cases, the main earner was assisted by wife/husband whereas in 27 per cent. of the cases he/she was the sole earner. In about 11 per cent. of the cases he/she was assisted by children and in about 13 per cent. of the cases by other members. With the inclusion of other members in the earning strength, generally a larger percentage of families came in higher income brackets.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3·10 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependant units living away. Dependants living with family are those shown as non-earning dependants in table 3·7. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependant on the sampled family. Such groups may even include earners. Such groups have been taken as dependant units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3·10

*Number of dependants and dependant units per 100 families by monthly income and relationship with the main earner*

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband	..	13·68	20·29	15·02	17·58	20·37	27·13	17·42
Son or daughter ..	..	69·73	169·54	248·53	244·64	193·36	207·95	189·63
Father, mother, uncle and aunt	..	10·95	16·02	21·45	15·84	18·84	7·91	16·95

TABLE 3.10—*contd.*

1	2	3	4	5	6	7	8	9
Brother, sister, cousin .. ..	..	10·93	18·24	26·45	34·02	125·76	29·18	28·17
Nephew, niece .. ..	..	..	5·62	2·99	..	3·13	32·78	3·71
Father-in-law, mother-in-Law .. ..	..	..	..	..	..	..	..	..
Brother-in-law, sister-in-law .. ..	..	1·21	4·91	12·50	4·56	6·09	3·35	6·77
Son-in-law, daughter-in-law .. ..	..	..	1·19	3·40	2·49	1·78	13·21	2·14
Grand children .. ..	..	..	1·69	2·86	9·99	24·18	72·73	5·56
Others .. ..	..	..	..	..	..	6·59	..	0·40
Total .. ..	..	106·50	237·50	333·20	329·12	400·10	394·24	270·75*

*Living away from family*

Wife or husband .. ..	..	..	..	..	..	11·86	0·25
Son or daughter .. ..	..	2·75	..	4·23	..	11·86	1·62
Father, mother, uncle & aunt .. ..	..	..	1·43	..	..	..	0·46
Brother, sister, cousin .. ..	..	..	..	..	..	..	..
Nephew, niece .. ..	..	..	..	..	..	..	..
Father-in-law, mother-in-law, brother-in-law, sister-in-law .. ..	..	..	..	..	..	..	..
Son-in-law, daughter-in-law .. ..	..	..	..	..	..	1·18	0·03
Grand children .. ..	..	..	..	..	..	23·73	0·50
Others .. ..	..	..	..	..	..	11·86	0·25
Total .. ..	..	2·75	1·43	4·23	..	60·49	3·11

TABLE 3.10—*contd.*

1	2	3	4	5	6	7	8	9
<i>Dependant units</i>								
Number of dependant units living away per 100 families	..	..	..	1.35	..	..	..	0.43

\*The difference between this figure while taken per family and the one given in table 3.7 (All non-earning dependants, col. No. 9) is due to rounding off.

Although the number of dependants living with family generally increased with the increase in the monthly family income, there was no such clear tendency in the case of dependants living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.11 by three broad income classes. The first two groups, viz., unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3.11

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and income*

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							Rest	All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members			
1	2	3	4	5	6	7	8	9	
Below 60 ..	72.41	100.00	15.80	4.43	1.36	24.65	20.19	15.65	
60—<120 ..	27.59	..	84.20	79.07	63.74	51.08	60.50	65.40	
120 and above	..	..	..	16.50	34.90	24.27	19.31	18.95	
Total..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Number of fam- ilies (unes- timated) ..	4	11	14	203	87	60	101	480	

Table 3·12 gives the distribution of families by family composition in terms of adults/children (excluding dependants living away) and level of income.

TABLE 3·12

*Percentage distribution of families by family composition in terms of adults/children and income*

Monthly family income class (Rs.)	Family composition (in terms of adults/children)				
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children
1	2	3	4	5	6
Below 60 ..	93·25	65·49	32·59	17·09	..
60—<120 ..	6·75	34·51	64·19	73·14	97·81
120 and above ..	..	..	3·22	9·77	2·19
Total ..	100·00	100·00	100·00	100·00	100·00
Percentage of families to total ..	6·14	6·42	7·79	8·79	10·49
Number of families (unestimated) ..	15	17	28	34	46

TABLE 3·12—contd.

Monthly family income class (Rs.)	Monthly composition (in terms of adults/children)					All
	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	7	8	9	10	11	12
Below 60 ..	3·68	11·24	13·99	..	..	15·65
60—<120 ..	89·43	78·99	67·85	67·35	53·36	65·40
120 and above ..	6·89	9·77	18·16	32·65	46·64	18·95
Total ..	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total ..	15·08	4·08	4·78	12·08	24·35	100·00
Number of families (unestimated)	66	18	25	63	168	480

The common types of families were 2 adults with or without children, 3 adults and more than 1 child and 'other families'. Comparing the distribution by income classes it will be seen that the proportion of larger families was generally high in higher income brackets.

### 3.72. Analysis by per capita income

Per capita income of families allows for variations in the size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of data were, however, undertaken by adopting per capita income as the classificatory character. Some of these analysis are presented below. Table 3.13 gives the percentage distribution of families by monthly per capita income classes and family size.

TABLE 3.13

*Percentage distribution of families by per capita income and family size*

Family size	Monthly per capita income class (Rs.)									
	/5 <	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One ..	..	..	..	..	..	2.30	45.63	39.33	..	6.14
Two and three ..	..	..	5.44	13.22	25.18	53.39	46.69	46.18	100.00	25.08
Four and five ..	..	33.36	26.78	38.24	50.21	31.62	6.35	10.66	..	33.30
Six and seven ..	..	13.95	44.45	35.78	16.86	5.83	..	3.83	..	23.25
Above seven ..	..	52.69	23.33	12.76	7.75	6.86	1.33	..	..	12.23
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	..	2.68	15.81	32.04	20.08	16.20	10.79	2.15	0.25	100.00
Number of families (un-estimated)	..	9	70	157	108	88	39	8	1	480

It will be seen that the percentage of families in higher per capita income classes tended to decline with the increase in the size of the family.



Table 3·14 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3·14

*Composition of families (economic status) by per capita income classes*

Economic status of members	Average number of members per family by monthly per capita income class (Rs.).									
	/5 <	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners ..	..	1·51	1·93	2·04	2·23	2·24	1·48	1·64	2·00	2·00
Earning dependants	..	0·05	0·03	0·06	0·07	0·11	0·03	..	..	0·07
Non-earning dependants	..	5·72	4·48	3·37	2·39	1·38	0·52	0·40	..	2·70
All members	..	7·28	6·44	5·47	4·69	3·73	2·03	2·04	2·00	4·77

The proportion of earners to total members in the family increased with increase in the per capita income. The earning dependants constituted a small (about 1 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, showed a declining trend with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

## CHAPTER 4

### FAMILY INCOME AND RECEIPTS

#### 4.1. *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. Income was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail.

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions ;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade and profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistances, gifts and concession, interest and dividends and chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

#### 4.2. *Average monthly income per family and per capita*

The average monthly income per family was Rs. 95.26 and the average income per capita was Rs. 19.97. The average monthly income per family and per capita according to different family income classes is given in table 4.1.

TABLE 4.1

*Average monthly income by income classes*

Item	Monthly family income class (Rs.)							Total
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family	..	44.86	74.61	103.85	133.85	168.25	256.41	95.26
Average per capita	..	20.76	18.11	18.95	21.70	22.13	29.50	19.97
<i>Percentage of families to total</i>								
	..	15.65	33.28	32.12	10.77	6.06	2.12	100.00

The average monthly income per family varied from Rs. 44.86 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 256.41 in the highest income class. The average per capita income increased with the increase in family income leaving out the income class 'Rs. 30 to less than Rs. 60'.

4.3. *Income by category of earner*

Table 4.2 gives a break up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

*Average monthly income by source, category of earner and family income classes*

Category of earner and source	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment	..	13.04	35.12	49.74	66.03	72.63	152.19	44.44
Self employment	..	0.84	1.55	2.26	1.76	3.78	4.46	1.89
Other sources ..	..	0.13	1.01	1.35	0.53	1.18	2.07	0.96
Sub-total: by men	..	14.01	37.68	53.35	68.32	77.59	158.72	47.29

TABLE 4·2—*contd.*

1	2	3	4	5	6	7	8	9
<i>Women</i>								
Paid employment	..	27·06	29·37	35·99	41·29	58·16	63·13	34·88
Self employment	..	1·56	1·94	0·89	0·90	0·51	..	1·30
Other sources	..	1·50	0·63	1·19	3·34	1·04	0·50	1·26
Sub-total: by women	..	30·12	31·94	38·07	45·53	59·71	63·63	37·44
<i>Children</i>								
Paid employment	..	0·20	0·34	0·47	2·03	0·59	3·82	0·63
Self employment	..	..	..	..	..	..	..	..
Other sources	..	..	..	..	..	..	..	..
Sub-total: by children	..	0·20	0·34	0·47	2·03	0·59	3·82	0·63
<i>Family</i>								
Paid employment	..	0·12	1·75	0·89	1·02	2·62	..	1·15
Self employment	..	0·15	1·93	7·94	11·65	23·46	21·51	6·35
Other sources	..	0·26	0·97	3·13	5·30	4·28	8·73	2·40
Sub-total: by family	..	0·53	4·65	11·96	17·97	30·36	30·24	9·90
<i>Total</i>								
Paid employment	..	40·42	66·59	87·09	110·37	134·00	219·14	81·10
Self employment	..	2·55	5·42	11·09	14·31	27·75	25·97	9·54
Other sources	..	1·89	2·61	5·67	9·17	6·50	11·30	4·62
Total income	..	44·86	74·61	103·85	133·85	168·25	256·41	95·26
Percentage of families to total	..	15·65	33·28	32·12	10·77	6·06	2·12	100·00

An analysis of income by category of earner shows that men contributed about 50 per cent., women about 39 per cent, children about 1 per cent. and the family about 10 per cent. of the total income from all the three sources. The major portion of the income earned by all category of earners was from paid employment except in the 'family group' in which the average earnings from 'self employment' were comparatively high.

Table 4·3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4·3

*Average monthly income per family by category of earner, source and monthly per capita income classes*

Category of earner and source	Monthly per capita income class (Rs.)									
	/5 <	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<b>Men</b>										
Paid employment ..	..	34·02	32·05	44·90	47·42	53·14	41·52	38·19	230·62	44·44
Self employment ..	..	0·32	1·86	2·41	1·66	2·04	1·21	0·69	..	1·89
Other sources ..	..	2·26	1·04	0·56	1·40	1·06	0·73	1·37	..	0·96
Sub-total: by men ..	..	36·60	34·95	47·87	50·48	56·24	43·46	40·25	230·62	47·29
<b>Women</b>										
Paid employment ..	..	26·06	37·96	33·53	40·78	34·63	25·25	43·62	..	34·88
Self employment ..	..	..	1·35	0·52	1·70	1·07	3·65	0·60	..	1·30
Other sources ..	..	..	0·69	0·84	1·27	0·64	2·95	9·54	..	1·26
Sub-total: by women ..	..	26·06	40·00	34·89	43·75	36·34	31·85	53·76	..	37·44
<b>Children</b>										
Paid employment ..	..	..	0·66	0·72	0·66	0·81	0·31	..	..	0·63
Self employment ..	..	..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	..	..	..	..	..	..	..
Sub-total: by children ..	..	..	0·66	0·72	0·66	0·81	0·31	..	..	0·63
<b>Family</b>										
Paid employment ..	..	0·70	0·76	0·74	1·53	2·84	0·12	..	..	1·15
Self employment ..	..	2·99	6·06	8·76	5·51	6·34	2·72	3·32	1·12	6·35
Other sources ..	..	..	1·87	2·63	3·03	2·81	1·28	1·57	4·00	2·40
Sub-total: by family ..	..	3·69	8·69	12·13	10·07	11·99	4·12	4·89	5·12	9·90

TABLE 4.3—*contd.*

	1	2	3	4	5	6	7	8	9	10	11
<i>Total</i>											
Paid employment ..		60.78	71.43	79.89	90.39	91.42	67.20	81.81	30.62	81.10	
Self employment ..		3.31	9.27	11.69	8.87	9.45	7.58	4.61	1.12	9.54	
Other sources ..		2.26	3.60	4.03	5.70	4.51	4.96	12.48	4.00	4.62	
Total income ..		66.35	84.30	95.61	104.96	105.38	79.74	98.90	235.74	95.26	

The average monthly income per family increased from Rs. 66.35 in the per capita income class 'Rs. 5 to less than Rs. 10' to Rs. 105.38 in the per capita income class 'Rs. 25 to less than Rs. 35', decreased in the next per capita income class to Rs. 79.74 and thereafter again increased to reach Rs. 235.74 in the highest per capita income class.

#### 4.4. *Income and other receipts by components*

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

#### *Average monthly receipts by components and family income classes*

Type of receipt	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances ..	..	31.45	54.47	69.78	89.69	108.10	177.51	65.43
Bonus and commission ..	..	..	..	0.16	..	0.21	..	0.06
Concessions ..	..	7.68	10.21	13.87	16.91	22.37	35.73	12.98
Rest ..	..	1.29	1.90	3.28	3.77	3.32	5.90	2.63
Sub-total: paid employment ..	..	40.42	66.58	87.90	110.37	134.00	219.14	81.10

TABLE 4.4—*contd.*

1	2	3	4	5	6	7	8	9
<i>Self employment</i>								
Agriculture ..	..	1.91	3.58	5.30	5.65	8.45	8.01	4.49
Animal Husbandry ..	..	0.52	1.80	5.44	7.70	18.96	17.96	4.79
Trade ..	..	..	..	..	0.53	..	..	0.06
Rest ..	..	0.12	0.04	0.35	0.43	0.34	..	0.20
Sub-total : self-employment ..	..	2.55	5.42	11.09	14.31	27.75	25.97	9.54
<i>Other income</i>								
Rent ..	..	..	..	0.03	..	..	..	0.01
Rest ..	..	1.89	2.61	5.64	9.17	6.50	11.30	4.61
Sub-total : other income ..	..	1.89	2.61	5.67	9.17	6.50	11.30	4.62
Total income ..	..	44.86	74.61	103.85	133.85	168.25	256.41	95.26
<i>Other receipts</i>								
Sale of assets other than shares etc. ..	..	..	..	0.83	2.32	..	..	0.52
Credit purchases ..	..	2.79	2.68	3.80	8.76	8.52	8.27	4.18
Loan taken ..	..	0.51	0.94	3.06	3.38	4.14	3.32	2.06
Rest ..	..	2.38	2.95	2.20	2.64	5.93	7.50	2.86
Sub-total : other receipts ..	..	5.68	6.57	9.89	17.10	18.59	19.09	9.62
Total receipts ..	..	50.54	81.18	113.74	150.95	186.84	275.50	104.88

A major portion (69 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution of basic wages and allowances to the total income generally decreased with the increase in income, except in the two end classes.

Income from bonus and commission was only Re. 0.06 or less than 1 per cent. of the total income.

The average monthly income from concessions worked out to Rs. 12.98 or about 14 per cent. and its percentage contribution to the total monthly income was more or less the same in all the income classes

except in the income class 'Rs. 30 to less than Rs. 60' where it was higher (17 per cent.). Income from 'rest' comprising overtime earnings, etc., amounted to Rs. 2.63 or about 3 per cent. of the total income.

Income from self-employment was Rs. 9.54 or about 10 per cent. and its percentage contribution to the total monthly income increased with increase in income except in the highest income class. Income from 'other sources' was comparatively low being Rs. 4.62 or about 5 per cent. of the total income.

'Other receipts' obtained through decreasing assets and increasing liabilities, comprised receipts from sale of assets, shares and securities, withdrawal of savings, credit purchases and loans taken, etc. These other receipts amounted to Rs. 9.62 or 10 per cent. of the total income taking all families together. The percentage of 'other receipts' to the total monthly income fluctuated in the different income classes without showing any clear trend.

#### 4.5. *Income and other receipts by components and family size*

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

*Average monthly income and other receipts by components and family size*

(In rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances ..	30.95	47.75	53.92	61.10	68.54	74.07	74.37	97.79	65.43
Bonus and commission ..	..	..	..	0.11	..	..	0.30	0.08	0.06
Overtime earnings	0.16	0.40	1.28	0.96	0.69	0.75	1.01	1.22	0.87
Other earnings ..	0.49	1.17	1.96	1.01	1.65	2.32	2.13	3.03	1.76
Concession ..	7.98	9.94	10.86	11.85	13.19	14.64	14.19	19.30	12.98
Total ..	39.58	59.26	68.02	75.03	84.07	91.78	92.00	121.42	81.10



TABLE 4.5—*contd.*

1	2	3	4	5	6	7	8	9	10
<i>Income from self-employment</i>									
Boarding and lodging services ..	..	..	..	..	..	..	..	..	..
Agriculture ..	0.65	3.21	3.85	3.74	4.39	5.46	6.38	6.95	4.49
Animal husbandry ..	..	0.20	5.19	2.45	2.06	5.01	10.13	12.84	4.79
Trade ..	..	..	..	..	..	..	..	0.49	0.06
Profession ..	..	..	..	0.16	0.07	0.67	..	0.40	0.18
Others ..	..	..	..	..	0.14	..	..	..	0.02
Total ..	0.65	3.41	9.04	6.35	6.66	11.14	16.51	20.68	9.54
<i>Other income</i>									
Net rent from land ..	..	..	..	..	..	..	..	..	..
Net rent from house ..	..	..	..	..	..	..	..	0.08	0.01
Net rent others ..	..	..	..	..	..	..	..	..	..
Pension ..	..	0.20	..	..	0.80	0.22	..	0.49	0.24
Cash assistance ..	..	1.65	1.55	0.21	..	..	0.10	0.74	0.54
Gifts, concession ..	1.79	3.02	2.90	2.72	3.85	4.63	5.37	5.89	3.79
Interest and dividends ..	..	..	..	..	..	..	..	..	..
Change games and lotteries ..	..	..	..	0.11	..	0.15	..	..	0.04
Total ..	1.79	4.87	4.45	3.04	4.74	5.00	5.47	7.20	4.62
Total income ..	42.02	67.54	81.51	84.42	95.47	107.92	113.98	149.30	95.26
<i>Others gross receipts</i>									
Sale of shares and securities ..	..	..	..	..	..	..	..	..	..
Withdrawal of savings ..	2.44	0.88	2.09	3.36	3.15	2.69	3.25	3.84	2.79
Sale of other assets ..	..	..	..	1.44	1.37	..	..	0.41	0.52
Credit purchases ..	1.63	2.24	3.37	3.84	4.81	4.86	3.75	7.44	4.18
Loans taken ..	0.65	0.68	1.35	2.35	1.17	3.74	3.04	2.78	2.06
Rest ..	..	..	..	..	0.14	0.15	0.20	0.08	0.07
Total ..	4.72	3.80	6.81	10.99	10.64	11.44	10.23	14.55	9.62
Total receipts ..	46.74	71.34	88.32	95.41	106.11	119.36	124.21	163.85	104.88
Percentage of families ..	6.14	10.20	14.82	18.74	14.56	13.38	9.87	12.23	100.00

The average income per family increased from Rs. 42.02 in case of single member families to Rs. 149.30 in case of families having over 7 members.

Income from paid employment constituted about 85 per cent. of the total income. Basic wages and allowances was by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, and other earnings fluctuated in the different size classes. Income from concessions worked out to about 14

per cent. and its percentage contribution to total monthly income generally decreased with increase in family size.

Income from self-employment and 'other income' e.g., rent, cash assistance, etc., were respectively 10 and 5 per cent. of the total income and these did not show any definite trend with the size of the families.

#### 4.6. *Income and other receipts by family composition*

##### 4.61. *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 5.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

*Average monthly receipts by family composition in terms of relationship with the main earner*

(In Rupees)

Item	Family composition (in terms of relationship with the main earner)							All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	
1	2	3	4	5	6	7	8	9
Income ..	49.27	39.74	72.08	97.41	118.04	97.61	94.12	95.26
Others receipts	9.38	3.14	2.87	11.79	10.24	7.44	8.74	9.62
Total ..	58.65	42.88	74.95	109.20	128.28	105.05	102.86	104.88
Percentage of families ..	1.50	4.64	3.88	43.03	13.91	12.31	20.73	100.00

The average monthly receipts per family amounted to Rs. 104.88. The major portion (Rs. 95.26) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions etc., and the remaining Rs. 9.62 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played an important part in the case of families

consisting of unmarried earner and husband, wife and children, the proportion of such receipts to the income being about 19 per cent. and 12 per cent. respectively. These other receipts, however, accounted for about 9 per cent., 8 per cent., 8 per cent. and 4 per cent. of the income respectively in case of families consisting of husband, wife, children and other members; husband or wife, unmarried earner and other members and husband and wife.

4.62. *In terms of the member of adults and children*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

*Average monthly income and other receipts by family composition in terms of adults/children*

Item	Family composition in terms of adults/children				
	1 adult	2 adults and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children
1	2	3	4	5	6
Income ..	42.07	57.81	72.00	82.92	81.42
Other receipts ..	4.67	8.78	3.69	5.72	9.29
Total ..	46.74	66.57	75.69	88.64	90.71
Percentage of families ..	6.14	6.42	7.79	8.79	10.49

Item	Family composition in terms of adults/children					
	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	7	8	9	10	11	12
Income ..	95.41	89.61	91.37	107.81	131.72	95.26
Other receipts ..	12.58	4.72	12.06	11.47	12.15	9.62
Total ..	107.99	94.33	103.43	119.28	143.87	104.88
Percentage of families ..	15.08	4.08	4.78	12.08	24.35	100.00

The average monthly income for families having 2 adults and more than 2 children, 3 adults and more than 1 child and other families was higher than the average income for all families taken together.

The proportion of 'other receipts' to the income as well as to total receipts was comparatively high in case of families consisting of 1 adult and children (one or more), 2 adults and more than 2 children and 3 adults and 1 child.

## CHAPTER 5

### FAMILY EXPENDITURE AND DISBURSEMENTS

#### 5.1. *Concepts and definitions*

##### 5.11. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows :—

#### *Expenditure on current living*

- (i) Food and beverages ;
- (ii) Tobacco and intoxicants ;
- (iii) Fuel and light ;
- (iv) Housing, household requisites and services ;
- (v) Clothing, bedding, footwear and headwear ;
- (vi) Miscellaneous which comprised
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and communication,
  - (f) Subscription, and
  - (g) Personal effects and other miscellaneous expenses ;
- (vii) Taxes, interest and litigation ; and
- (viii) Remittances to dependants.

#### *Capital outlays*

- (i) Savings and investment ; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz. taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments.

Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market, purchases at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed the reference period, that part alone was recorded under consumption and the rest if substantial was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

### 5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants, or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ( $f/f+e$  where ' $f$ ' was the number of family members and ' $e$ ' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account ( $f$ ) and the extra person ( $e$ ), the Investigators were instructed to record the composition of the latter ( $e$ ) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference

period. While calculating the share of the extras (e), it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible, it was not counted under 'e'.

### 5.13. *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption unit in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research :

Adult male	..	..	..	1.0
Adult female	..	..	..	0.9
Child (below 15 years)	..	..	..	0.6

### 5.2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 95.26 and the average consumption expenditure worked out to Rs. 99.43 leaving a deficit of Rs. 4.17. When items such as remittances to dependants, taxes, interest on loans were also included, i.e., expenditure for current living was considered, the deficit increased to Rs. 4.53. The analysis will first be made in terms of total consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays will be discussed separately.

### 5.21. *Consumption expenditure*

Of the average consumption expenditure of Rs. 99.63 per family per month, an expenditure of Rs. 66.30 or about 67 per cent. was incurred on food, Rs. 4.06 or 4 per cent. on tobacco, pan, supari and intoxicants,

Rs. 7·86 or about 8 per cent. on fuel and lighting, Rs. 7·90 or about 8 per cent. on housing, water charges and household appliances, etc., Rs. 9·71 or about 10 per cent. on clothing, bedding, headwear and footwear, etc. and Rs. 3·60 or about 3 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 17·45 per month. Table 5·1 gives the details of average expenditure on food per adult consumption unit for the different income classes. These figures fluctuated within narrow limits.

TABLE 5·1

*Average expenditure on food per adult consumption unit by income classes*

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30 ..	..	..	..	..
30-- <60 ..	2·16	1·78	35·67	20·04
60-- <90 ..	4·12	3·30	53·07	16·08
90-- <120 ..	5·43	4·27	72·53	16·99
120-- <150 ..	6·18	4·94	89·90	18·20
150-- <210 ..	7·62	6·11	110·13	18·02
210 and above ..	8·69	7·15	161·25	22·55
All income ..	4·77	3·80	66·30	17·45

#### 5·22. Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittance to dependants, savings and investment and debts repaid, worked out to Rs. 5·76 or about 6 per cent. of the consumption expenditure. Of this, an amount of Rs. 5·15 was diverted towards savings and investment, Re. 0·32 towards remittances to dependants, Re. 0·25 towards repayment of debt and Re. 0·04 towards taxes, interest and litigation. Of these, repayment of debt and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.



The most important item under savings and investments was provident fund (Rs. 3.79). Expenditure towards provident fund was reported by 96 per cent. of the families surveyed. Some expenditure was incurred on ornaments, etc., but the number of families reporting purchase of these items was very small. Under the sub-group 'interest and litigation' etc., interest on loans accounted for Re.0.03 only.

### 5.23. *The budget of single member families*

Single member families constituted about 6 per cent. of the total families. The average monthly income of single member families was Rs. 42.02 and the average monthly consumption expenditure Rs. 46.20 leaving a deficit of Rs. 4.18. Even when such items as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure, were included, the deficit remained at Rs. 4.18 against the overall average deficit of Rs. 5.53 for all families.

Table 5.2 shows a comparison of consumption expenditure pattern, in terms of percentage expenditure on various groups/sub-groups of consumption items, between single-member families and multi-member families.

TABLE 5.2  
*Percentage expenditure on groups/sub-groups of items*

Groups/sub-groups of items	Type of families		
	Single member families	Multi-member families	All
1	2	3	4
Food .. .. .	57.99	63.86	66.68
Pan-supari, tobacco and alcoholic beverages .. .. .	4.02	4.09	4.08
Fuel and light .. .. .	10.82	7.84	7.90
Rent for house and water charges .. .. .	12.84	7.08	7.20
House repairs and upkeep, household appliances and furnishing and household services .. .. .	..	0.76	0.75
Clothing, bedding, footwear, headwear and miscellaneous .. .. .	11.19	9.73	9.77
Personal care .. .. .	1.54	1.47	1.47
Education and reading .. .. .	..	0.42	0.41
Recreation and amusement .. .. .	0.17	0.43	0.42
Medical care .. .. .	..	0.02	0.02
Other consumption expenditure .. .. .	1.43	1.30	1.30
Total .. .. .	100.00	100.00	100.00

Workers living singly spent proportionately less on food, pan-supari, etc. and more on fuel and light, rent for house and water charges, clothing, bedding, footwear and headwear, etc., personal care, and other consumption expenditure which consisted of transport and communication, subscription, gifts and charities, ceremonials, etc. Single member families did not report any expenditure on education and reading and medical care. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 17·32 per month in case of multi-member families and Rs. 28·50 in case of single-member families. Taking important sub-groups under food, while the overall average expenditure on cereals and products, pulses and products, milk and products and other food sub-groups per adult consumption unit was Rs. 10·27, 0·99, 0·68 and 3·74 respectively in case of multi-member families, the average expenditure of single member families on these items was Rs. 15·52, 2·23, 0·72 and 7·36 respectively. The average expenditure on non-food items was also markedly high in case of singlemen. Thus, single-men spent, on an average, Rs. 5·32, Rs. 6·31, Rs. 5·50 and Re. 0·76 on fuel and light, rent for house and water charges clothing, bedding, footwear and headwear, etc., and personal care respectively, the average expenditure per adult consumption unit on these items in case of multi-member families being Rs. 2·03, Rs. 1·83, Rs. 2·52 and Re. 0·38 respectively.

### 5·3. *Levels of expenditure by income and family type*

The overall average monthly expenditure per family was Rs. 99·79, per capita Rs. 20·92 and per adult consumption unit Rs. 26·23. Table 5·3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5·3  
*Average monthly expenditure by income classes*

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family ..	..	52·99	78·46	107·59	136·47	172·29	268·04	99·79
Average per capita ..	..	24·53	19·04	19·63	22·08	22·61	30·81	20·92
Average per adult consumption unit ..	..	29·80	23·74	25·17	27·64	28·21	37·17	26·23
Percentage of families to total ..	..	15·65	33·28	32·12	10·77	6·06	2·12	100·00

The average monthly expenditure per family varied from Rs. 52·99 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 268·04 in the highest income class. It was higher in upper income classes. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average expenditure per capita and per adult consumption unit it is seen that in both the cases there was a trend of an increase in the average levels with increase in income leaving out the income class 'Rs. 30 to less than Rs. 60'.

Table 5·4 shows how families with different compositions (in terms of relationship with the main earner) were distributed in the three expenditure classes. Table 5·5 shows such distribution of families in terms of their adult/child composition. Both the tables show that generally with an increase in the number of members in the family a larger percentage of families came in higher expenditure classes.

TABLE 5·4

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and monthly family expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with the main earner,						Rest	All
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and children	Hus-band, wife, children and other members	Un-married earner and other members		
1	2	3	4	5	6	7	8	9
Pelow 60 ..	72·41	100·00	27·32	3·96	..	16·25	16·80	13·97
60— <120 ..	27·59	..	72·68	72·57	57·49	60·32	63·79	63·11
120 and above ..	..	..	..	23·47	42·51	23·43	19·41	22·92
Total ..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total ..	1·50	4·64	3·88	43·03	13·91	12·31	20·73	100·00

TABLE 5.5

*Percentage distribution of families by family composition (in terms of adults/children) and monthly family expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)				
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children
1	2	3	4	5	6
Below 60 ..	93.25	51.23	30.94	10.84	6.21
60— <120 ..	6.75	42.25	65.84	82.25	88.17
120 and above ..	..	6.46	3.22	6.91	5.62
Total ..	100.00	100.00	100.00	100.00	100.00
Percentage of families ..	6.14	6.42	7.79	8.79	10.49

TABLE 5.5—contd.

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)					
	2 adults and more children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	7	8	9	10	11	12
Below 60 ..	..	11.2	10.02	..	..	13.97
60— <120 ..	75.21	85.75	80.61	60.97	50.69	63.11
120 and above ..	24.79	3.61	9.37	39.03	49.31	22.92
Total ..	100.00	100.00	100.00	100.00	100.0	100.00
Percentage of families ..	15.08	4.08	4.78	12.08	24.35	100.00

#### 5.4. Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes shows how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6

*Average monthly expenditure per family on groups and sub-groups of items by family income classes*

Sub-groups and groups of items	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and products ..	..	21.09	31.07	42.73	53.69	67.77	94.75	39.25
Pulses and products ..	..	2.50	3.35	4.18	4.21	5.98	6.45	3.81
Oil seeds, oils and fats ..	..	2.32	3.10	3.81	4.72	5.47	8.20	3.63
Meat, fish and egg ..	..	1.13	2.73	4.25	6.21	6.62	10.26	3.75
Milk and products ..	..	0.61	1.30	3.03	4.84	4.76	12.80	2.58
Vegetable and products ..	..	3.07	3.87	5.08	5.89	6.17	8.67	4.59
Fruits and products ..	..	0.17	0.20	0.41	0.30	0.56	0.67	0.30
Condiments, spices, sugar, etc. ..	..	3.52	5.08	6.44	7.09	8.80	11.81	5.86
Non-alcoholic beverages ..	..	1.24	2.23	2.34	2.73	3.63	4.68	2.30
Prepared meals and refreshments ..	..	0.02	0.14	0.26	0.22	0.37	2.96	0.23
Sub-total: food..	..	35.67	53.07	72.53	89.90	110.13	161.25	66.30
<i>Non-food</i>								
Pan, supari ..	..	0.08	0.22	0.30	0.76	0.45	0.62	0.30
Tobacco and products ..	..	1.31	1.62	2.54	3.13	3.57	4.79	2.21
Alcoholic beverages, etc. ..	..	0.41	1.20	1.89	2.42	2.39	3.69	1.55
Fuel and light ..	..	5.21	7.04	8.40	9.83	10.82	13.57	7.86
House rent, water charges, repairs, etc. ..	..	5.49	6.61	7.44	7.72	10.05	13.77	7.19
Furniture and furnishings ..	..	0.21	0.25	0.17	0.07	0.20	0.31	0.19
Household appliances, etc. ..	..	0.26	0.10	0.87	0.19	0.70	0.51	0.43
Household services ..	..	..	..	..	..	..	4.22	0.09
Clothing, bedding and headwear ..	..	1.81	3.64	6.36	13.15	19.79	29.07	6.81
Footwear ..	..	0.10	0.82	1.41	0.32	3.87	4.99	1.11
Miscellaneous (laundry, etc.) ..	..	0.87	1.29	1.85	2.58	3.92	5.72	1.79
Medical care ..	..	..	..	..	..	0.25	..	0.02

TABLE 5.6—*contd.*

1	2	3	4	5	6	7	8	9
Personal care ..	..	0.79	1.38	1.59	1.53	2.49	2.70	1.46
Education and reading ..	..	..	0.11	0.27	2.42	0.39	0.60	0.41
Recreation and amusement ..	..	0.07	0.22	0.48	0.30	0.74	5.27	0.42
Transport and communication ..	..	0.07	0.20	0.15	0.30	0.31	1.23	0.21
Subscription, etc.	..	0.29	0.28	0.41	0.84	0.86	1.90	0.46
Personal effects and miscellaneous expenses ..	..	0.32	0.40	0.72	1.00	1.01	1.95	0.62
Sub-total: non-food	..	17.29	25.38	34.85	46.56	61.81	94.91	33.13
Total consumption	..	52.96	78.45	107.38	136.46	171.94	256.16	99.43
<i>Non-consumption</i>								
Taxes, interest and litigation ..	..	0.03	0.01	0.01	0.01	0.35	0.02	0.04
Remittance to dependants ..	..	..	..	0.20	..	..	11.86	0.32
Savings and investments ..	..	1.94	3.89	5.45	10.42	6.97	11.87	5.15
Debts repaid ..	..	0.75	0.17	0.16	0.15	0.20	..	0.25
Total: non-consumption expenditure ..	..	2.72	4.07	5.82	10.58	7.52	23.75	5.76
Total disbursement ..	..	55.68	82.52	113.20	147.04	179.46	279.91	105.19

The average monthly consumption expenditure per family was Rs. 99.43. Expenditure on food worked out to Rs. 66.30 or about 67 per cent. of the consumption expenditure. In analysing the pattern in terms of percentage expenditure it has to be borne in mind that single member families, having a distinct consumption pattern of their own, featured in varying proportions in different income classes. Such factors vitiate the trend of percentage expenditure on specific groups or sub-groups with income in many cases. Subject to this, the proportion of expenditure on food to consumption expenditure remained more or less constant upto the income class 'Rs. 90 to less than Rs. 120' and decreased thereafter with a rise in family income.

For other sub-groups under the food group, the expenditure, as percentage of the consumption expenditure, on pulses and products, oilseeds, oils and fats, vegetables and products, condiments and spices,

generally decreased with increase in income; that on milk and products generally increased with increase in income; and that on cereals and products was more or less constant in the various income classes except in the highest income class.

The non-food groups accounted for about 33 per cent. of the consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs and clothing, bedding and headwear sub-groups formed about 75 per cent. While the percentage expenditure on fuel and light and rent, water charges, repairs, etc., generally showed a downward trend with the increase in income, that on clothing, bedding and headwear generally increased with increase in income.

As for other conventional necessities and luxuries, the proportionate expenditure fluctuated with out showing any trend.

Non-consumption outgo and capital outlays amounted to Rs. 5.76 per family per month on the average or about 6 per cent. of the consumption expenditure. As regards debts repaid the percentage expenditure decreased with increase in income. As for savings and investments, the percentage expenditure showed an increasing trend with increase in income upto the income class 'Rs. 120 to less than Rs. 150' and fluctuated thereafter.

### 5.5. *Expenditure by per capita income*

Table 5.7 gives the break-up of the average family expenditure per family on sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

*Average monthly expenditure and disbursement per family on sub-group and groups of items by per capita income classes*

Sub-groups and groups of items	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and products	..	37.10	40.20	41.91	44.38	38.89	25.14	23.45	21.40	39.25
Pulses and products	..	4.36	3.79	4.01	3.81	3.91	2.87	3.64	3.75	3.81

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
Oilseeds, oils and fats ..	..	4.41	3.91	3.43	3.92	3.80	2.85	3.53	4.50	3.63
Meat, fish and eggs ..	..	0.76	1.89	3.63	4.50	5.38	3.59	3.13	10.00	3.75
Milk and products ..	..	0.31	2.09	2.38	3.04	3.50	2.18	1.96	9.30	2.58
Vegetable and products ..	..	4.49	4.95	4.79	4.58	4.66	3.48	3.97	8.11	4.59
Fruits and products ..	..	0.31	0.12	0.37	0.23	0.37	0.35	0.57	..	0.30
Condiments, spices, sugar, etc. ..	..	5.99	5.94	5.74	5.99	6.60	4.58	5.70	10.60	5.86
Non-alcoholic beverages ..	..	2.00	2.28	2.00	2.90	2.54	1.87	2.03	4.00	2.30
Prepared meals and refreshments ..	..	..	0.11	0.20	0.25	0.24	0.18	1.65	6.00	0.23
Sub-total: food ..	..	59.73	65.28	68.46	73.60	69.89	47.09	49.63	77.66	66.30
<i>Non-food</i>										
Pan, supari ..	..	..	0.12	0.23	0.40	0.69	0.12	0.08	1.00	0.30
Tobacco and products ..	..	1.80	1.91	2.34	2.36	2.43	1.77	1.74	7.25	2.21
Alcoholic beverages, etc. ..	..	0.63	1.06	1.24	2.12	2.58	0.94	0.99	..	1.55
Fuel and light ..	..	7.60	8.18	8.05	8.25	8.16	6.07	6.12	7.37	7.86
House rent, water charges, repairs, etc. ..	..	6.81	7.10	6.96	7.13	7.52	7.35	8.48	9.00	7.19
Furniture and furnishings ..	..	..	0.66	0.10	0.12	0.17	..	0.45	..	0.19
Household appliances, etc. ..	..	0.63	0.66	0.45	0.39	0.26	0.34	0.15	..	0.43
Household services ..	..	..	..	..	..	..	0.83	..	..	0.69
Clothing, bedding and headwear ..	..	1.41	4.47	5.72	10.38	7.91	3.94	16.36	19.50	6.81
Footwear ..	..	0.90	0.44	0.68	1.51	1.83	1.16	3.89	..	1.11
Miscellaneous laundry, etc. ..	..	0.85	1.27	1.80	2.21	2.18	1.29	2.30	5.50	1.79
Medical care ..	..	..	..	..	..	0.09	..	..	..	0.02
Personal care ..	..	1.41	1.42	1.55	1.49	1.13	1.13	1.63	3.56	1.46



TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
Education and reading ..	..	0.02	0.11	0.20	0.22	0.42	1.79	1.54	..	0.41
Recreation and amusement ..	..	0.52	0.15	0.44	0.17	0.44	0.24	0.52	42.00	0.42
Transport and communication ..	..	1.12	0.08	0.15	0.17	0.29	0.23	0.23	1.00	0.21
Subscription, etc. ..	..	0.62	0.27	0.39	0.53	0.67	0.26	1.24	..	0.46
Personal effects and miscellaneous expenses ..	..	0.17	0.44	0.49	0.65	1.05	0.68	0.84	2.00	0.62
Sub-total: non-food ..	..	24.54	28.34	30.79	38.10	38.18	28.14	46.56	98.18	33.13
Total: consumption ..	..	84.27	93.62	99.25	111.70	108.07	75.23	96.19	175.84	99.43
Non-consumption										
Taxes, interest and litigation ..	..	..	..	0.04	0.10	0.02	..	..	..	0.04
Remittance to dependants ..	..	..	..	0.20	..	..	..	..	100.00	0.32
Savings and investments ..	..	2.66	3.82	4.20	4.85	8.43	6.33	3.11	13.50	5.15
Debts repaid ..	..	0.70	0.91	0.21	0.02	0.10	0.03	..	..	0.25
Total: non-consumption expenditure ..	..	3.36	4.73	4.65	4.97	8.55	6.36	3.11	113.50	5.76
Total: disbursement ..	..	87.63	98.35	103.90	116.67	116.62	81.59	99.30	289.34	105.16

The percentage expenditure on food decreased from about 71 per cent. of the consumption expenditure in the per capita income class to 'Rs. 5 less than Rs. 10' to about 44 per cent. in the highest per capita income class. The percentage expenditure on non-food items increased with increase in the per capita income.

#### 5.6. Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally

termed the Engel curve after Ernest Engel. The main results derived by Engel from his studies are set out below :—

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is known as the Engeles Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

### 5.61. Analysis by per capita income classes

Expenditure on food depends on various factors besides income, and the size of the family is the most important among such factors. To eliminate the effects of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

*Percentage distribution of families in each per capita income class by percentage expenditure on food*

[illegible]

It will be seen that the percentage of families recording appreciably high percentage (70 and above) expenditure on food generally declined in the higher per capita income classes.

### 5.62. Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, large sized families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

*Percentage distribution of families in each family size class by percentage expenditure on food*

Percentage expenditure on food to total expenditure			Number of families (unestimated)	Family size					All	
				1	2 and 3	4 and 5	6 and 7	Above 7		
1			2	3	4	5	6	7	8	
Below 45	..	..	15	6.75	4.65	1.27	2.24	7.87	3.49	
45—<50	..	..	9	..	5.13	1.10	0.87	2.38	2.15	
50—<55	..	..	27	6.73	3.25	5.79	5.18	8.14	5.36	
55—<60	..	..	36	6.73	13.56	7.16	4.18	5.69	7.87	
60—<65	..	..	59	37.26	8.59	16.32	9.07	8.03	12.97	
65—<70	..	..	95	27.66	22.07	19.35	20.27	11.00	19.73	
70 and above	..	..	239	14.87	42.75	49.01	58.19	56.89	48.43	
Total			..	480	100.00	100.00	100.00	100.00	100.00	
Percentage distribution of families			..	..	6.14	25.08	33.30	23.25	12.23	100.00
Number of families (unestimated)			..	..	15	91	161	126	87	480

About 43 per cent. of the single member families spent 65 per cent. or more on food. As against this about 68 per cent. and 78 per cent. containing 4 and 5, and 6 and 7 members respectively spent 65 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of the end classes of percentage expenditure on food, i.e., less than 45 and 70 or more which are appreciably lower or higher than the overall average percentage expenditure on food.

*5.7. Proportion of families reporting expenditure on selected sub-group*

The percentage of families reporting expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population group. Such figures by size of families are given in table 5.10.

TABLE 5.10

*Percentage of families reporting expenditure on selected sub-groups by family size*

Items	Family size						Report- ing families (unesti- mated)
	One	Two or three	Four or five	Six or seven	Above seven	All sizes	
1	2	3	4	5	6	7	8
Prepared meals and refreshments ..	6.75	14.44	14.23	17.22	13.91	14.48	80
Non-alcoholic beverages	87.21	91.55	94.52	93.49	91.08	92.67	452
Pan, supari ..	7.45	27.39	19.45	19.23	20.91	20.83	103
Tobacco and tobacco products .. ..	80.07	84.05	88.30	94.11	93.66	88.72	433
Alcoholic beverages ..	32.61	39.37	44.58	46.12	37.57	42.06	215
Furniture and furnishings ..	..	3.62	2.35	2.99	7.61	3.31	14
Household service ..	..	..	..	..	1.20	0.14	1
Medical care ..	..	..	..	0.65	0.79	0.25	2
Personal care ..	87.95	94.70	95.69	96.95	95.82	95.28	461
Education and reading ..	..	5.12	2.49	12.70	13.75	6.72	35

TABLE 5·10—*contd.*

1	2	3	4	5	6	7	8
Recreation and amuse- ments .. ..	12·81	16·66	20·61	17·98	21·44	18·63	90
Transport and commu- nications .. ..	..	13·80	9·62	12·44	15·93	11·49	57
Remittances to depen- dants .. ..	..	1·00	..	1·86	..	0·68	2
Savings and investments	95·37	98·19	97·84	95·14	98·55	97·23	466
Debts repaid ..	12·12	3·89	6·29	4·94	15·19	6·80	30

About 14 per cent. of the families reported expenditure on prepared meals and refreshments. About 93 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, coffee, etc. Addition to tobacco and tobacco products was wide-spread as about 89 per cent. of the families reported expenditure on this item, the percentage remaining fairly steady in all size classes. About 42 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be very popular objects of expenditure. Expenditure on medical care was reported by 2 families only and on personal care by 95 per cent. of the families, the percentage remaining fairly steady in all size classes. Only about 7 per cent. of the families reported expenditure on education and reading. About 19 per cent. of the families reported expenditure on recreation and amusements. About 11 per cent. of the families reported expenditure on the use of means of transport and communications.

About 97 per cent. of the families were either saving or investing some amount and the percentage was more or less steady in all size classes. The percentage of families reporting expenditure on remittances to dependants was negligible. About 7 per cent. of the families were making repayments of debts.

## CHAPTER 6

### FOOD CONSUMPTION AND NUTRITION

#### 6.1. *Quantities of food consumed*

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding "prepared meals and refreshments" for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

*Average quantity consumed per family by items*

Item	Standard unit (Qty)	Number of families reporting quantity* (unestimated)	Average quan- tity per family of all families
1	2	3	4
<b>FOOD, BEVERAGES, ETC.</b>			
<i>Cereals and products</i>			
Rice .. .. .	kg	476	41.77
Wheat .. .. .	"	4	0.14
Wheat atta .. .. .	"	465	15.85
Maize .. .. .	"	115	1.88
Maize atta .. .. .	"	3	0.10
Barley .. .. .	"	1	0.00
Gram .. .. .	"	1	0.01
Chira, muri, khoi, lawa .. .. .	"	62	0.31
Other rice products .. .. .	"	1	0.00
Majda .. .. .	"	4	0.03
Bread .. .. .	"	1	0.00

\*The figures in col. 3 relate to those families only which reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

	1	2	3	4	
Biscuit	..	..	kg	6	0.01
Other cereals	..	..	..	11	0.07
<i>Pulses and products</i>					
Arhar	..	..	..	110	0.38
Gram	..	..	..	1	0.01
Moong	..	..	..	83	0.34
Masur	..	..	..	358	2.22
Urd	..	..	..	277	1.29
Khesari	..	..	..	4	0.02
<i>Oil seeds, oils and fats</i>					
Mustard oil	..	..	..	480	1.42
Groundnut oil	..	..	..	2	0.00
Vanaspati	..	..	..	6	0.01
<i>Meat, fish and eggs</i>					
Goat meat	..	..	..	158	0.56
Beef	..	..	..	20	0.12
Mutton	..	..	..	24	0.07
Pork	..	..	..	106	0.37
Buffalo meat	..	..	..	94	0.49
Poultry	..	..	no.	23	0.08
Birds meat	..	..	kg.	6	0.03
Fresh fish	..	..	..	36	0.08
Dry fish	..	..	..	31	0.03
Eggs hen	..	..	no.	38	1.09
<i>Milk and products</i>					
Milk cow	..	..	l.	286	8.41
Milk buffalo	..	..	..	1	0.00
Curd	..	..	kg	3	0.03
Lassi	..	..	..	1	0.02
Ghee cow	..	..	..	32	0.05
Butter	..	..	..	1	0.00
<i>Condiments and spices</i>					
Salt	..	..	kg	478	3.44
Turmeric	..	..	g	399	171.11
Chillies green	..	..	..	173	188.02
Chillies dry	..	..	..	318	227.44
Onion	..	..	kg	405	1.74

TABLE 6.1—*contd.*

	1	2	3	4
Garlic .. ..	g	35	10.26	
Ginger .. ..	"	163	200.62	
Pepper .. ..	"	1	0.00	
Methi .. ..	"	5	1.28	
Saffron .. ..	"	1	0.35	
Mustard .. ..	"	5	1.40	
Jira .. ..	"	14	5.60	
Cloves .. ..	"	4	1.75	
Elaichi .. ..	"	5	4.43	
Mixed spices .. ..	"	468	241.44	
<i>Vegetable and products</i>				
Potato .. ..	kg	378	2.64	
Muli, turnip, radish.. ..	"	121	1.23	
Carrot, beet .. ..	"	1	0.04	
Other root vegetables .. ..	"	42	0.90	
Brinjal .. ..	"	68	0.35	
Cauliflower .. ..	"	43	0.24	
Cabbage .. ..	"	103	1.05	
Jack fruit .. ..	"	3	0.04	
Ladies finger .. ..	"	1	0.00	
Tomato .. ..	"	132	0.66	
Cucumber .. ..	"	10	0.12	
Pumpkin .. ..	"	17	0.34	
Gourd .. ..	"	53	0.80	
Karela .. ..	"	22	0.11	
Bean .. ..	"	59	0.98	
Pea .. ..	"	5	0.05	
Other non-leafy vegetables .. ..	"	251	6.01	
Palak .. ..	"	8	0.04	
Other leafy vegetables .. ..	"	288	5.01	
Other vegetable products .. ..	"	5	0.02	
<i>Fruits and products</i>				
Banana, plantain .. ..	no.	12	0.03	
Orange .. ..	"	38	5.01	
Lemon .. ..	"	1	0.03	
Mango .. ..	"	11	0.62	
Pineapple .. ..	"	9	0.11	
Coconut .. ..	"	1	0.00	
Papaya .. ..	"	2	0.01	
Other fruits .. ..	kg	7	0.05	



TABLE 6·1—*contd.*

1				2	3	4
<i>Sugar, honey, etc.</i>						
Sugar crystal	..	..	..	kg	378	1·29
Sugar deshi	..	..	..	"	7	0·03
Gur	..	..	..	"	72	0·68
<i>Pan, Supari</i>						
Pan leaf	..	..	..	no	21	6·77
Pan finished	..	..	..	"	66	5·05
Supari	..	..	..	g.	36	17·38
Lime	..	..	..	"	2	0·35
Katha	..	..	..	"	1	0·12
<i>Tobacco and products</i>						
Bidi	..	..	..	no	73	46·88
Cigarettes	..	..	..	"	45	19·94
Zarda, kimam, surti	..	..	..	g.	14	12·25
Smoking tobacco	..	..	..	"	165	282·03
Leaf tobacco	..	..	..	"	64	45·26
Hukka	..	..	..	"	64	79·43
Snuff	..	..	..	"	1	0·00
Others	..	..	..	"	..	..
<i>Alcoholic beverages</i>						
Toddy neera	..	..	..	pint	1	0·01
Country liquor	..	..	..	"	110	1·04
Refined liquor	..	..	..	"	1	0·02
Others	..	..	..	..	..	..
<i>Non-alcoholic beverages</i>						
Tea leaf	..	..	..	kg	451	0·68

g — gram, kg — kilogram, no. — number, l. — litre.

The average quantity of cereals and products consumed, on an average, by a working class family per month was 60·17 kg. Of this, the major portion (41·77 kg.) was accounted for by rice. The average size of a family in terms of adult consumption units was 3·80 and hence the quantity of cereals consumed per adult per day worked out to about 0·52 kg. Besides 60·17 kg. of cereals and products, the average family consumed 4·26 kg. of pulses and products, 1·75 kg. of meat and fish (excluding poultry and eggs for which quantity figures in weights were not available), 1·42 kg. of mustard oil, 8·41 litre of milk and 0·10 kg. of milk

products, 6·23 kg. of condiments and spices, 20·63 kg. of vegetables and products and 2·00 kg. of sugar, honey etc. Apart from these there was some consumption of fruits and products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected. The above is a broad picture of quantities of food-stuffs consumed, on an average, by a family of industrial workers in Darjeeling.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of par, supari, bidi and smoking tobacco was recorded.

## 6·2. *Analysis of nutrition contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Darjeeling was attempted on the basis of data presented in table 6·1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of various age-groups :

1. The calories requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5-14 years at 2,000. The male manual workers were assumed to be moderately active and requiring 2,800 calories per day. They were mainly plantation workers. Most of their occupations would require less than 5 cal/kg/hour and a good number requiring even less than 3. All women falling in the age group of 15-54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 12 g. protein per day and children between 5-14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15-54 years, one third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1·25 g. per day and the pregnant or nursing women were assumed to require 1·75 g. calcium per day. The calcium requirement of the rest was assumed to be 1·00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. while for the rest, it was assumed to be 20 mg. per day.

5. The Vitamin B1 requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that 75 paise worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Rs. 1.00 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives nutritive value of the food-stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of the different nutrients.

TABLE 6.2

*The nutritive value of food-stuffs consumed, on an average, by a working class family*

Nutrients						Quantity consumed per day per family	Quantity recommended
Calories	..	..	..	..	..	8,908	10,300
Protein	..	..	..	..	..	253 g.	274 g.
Fat	..	..	..	..	..	96 g.	..
Calcium	..	..	..	..	..	2.0 g.	5.6 g.
Iron	..	..	..	..	..	140 mg.	100 mg.
Vitamin A	..	..	..	..	..	13,493 i.u.	16,695 i.u.
Vitamin B	..	..	..	..	..	5.2 mg.	5.2 mg.
Vitamin C	..	..	..	..	..	355 mg.	238 mg.
Nicotinic acid	..	..	..	..	..	32 mg.	..
Riboflavin	..	..	..	..	..	2.5 mg.	..

g-gram, Mg-milligram, i.u.-international unit

The overall nutritive value of the diet appeared to be fair and there was need for improvement. Increased intake of wheat, other mixed cereals and intake of at least skimmed milk especially by children and pregnant and nursing women would help to overcome the deficiencies in respect of calories, calcium and vitamin A.

## CHAPTER 7

### BUDGETARY POSITION

#### 7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursement collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of actually consumed articles of food, drink, tobacco and fuel and light were taken on the disbursement side and not the total purchase value. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

*Average receipts, disbursements and balancing difference by family income classes*

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference (+) or (—) (Rs.)
1	2	3	4	5
Less than 30 ..	..	..	..	..
30 to less than 60 ..	15.65	50.54	55.68	—5.14
60 to less than 90 ..	33.23	81.18	82.52	—1.34
90 to less than 120 ..	32.12	113.74	113.20	+0.54
120 to less than 150 ..	10.77	150.95	147.04	+3.91
150 to less than 210 ..	6.06	186.84	179.46	+7.38
210 and above ..	2.12	275.50	279.91	—4.41
Total ..	100.00	104.88	105.19	—0.31

Taking all income classes, the net balancing difference was Re. 0.31 or 0.30 per cent. of the total receipts. Except for income classes 'Rs.30 to less than 'Rs. 60' 'Rs. 60 to less than Rs. 90' and 'Rs. 210 and above' the net balancing difference was positive, i.e., receipts were more than disbursements.

### 7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term "current money income" has been taken to include income such as that from rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while money expenditure for current living has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the

changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7·2.

TABLE 7·2

*Budgetary position by family income classes*

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.) ..	..	44·86	74·61	103·85	133·85	168·25	256·41	95·26
Average monthly expenditure per family (Rs.) ..	..	52·99	78·46	107·59	136·47	172·29	268·04	99·79
<i>Monthly balance</i>								
Percentage of families recording surplus* to total families ..	..	2·38	12·80	14·78	4·84	3·04	0·94	38·78
Percentage of families recording deficit to total families ..	..	13·27	20·48	17·34	5·93	3·02	1·18	61·22
Average surplus (+) or deficit (—) per family (Rs.) ..	..	—8·13	—3·85	—3·74	—2·62	—4·04	—11·63	—4·53

\*Zero balance is considered as surplus.

Of the total families surveyed, 61 per cent. had deficit budgets while the remaining about 39 per cent. had surplus budgets (including the balanced budgets). The proportion of families having surplus budgets varied from about 15 per cent. in the income class 'Rs. 30 to less than Rs. 60' to 50 per cent. in the income class 'Rs. 150 to less than Rs. 210'.

### 7·3. *Budgetary position by family composition*

Table 7·3 gives the budgetary position of the families by certain family types in terms of the number of adults and children in the family.

**TABLE 7.3**  
*Budgetary position by family composition*

Item	Family composition (in terms of adults/children)				
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children
1	2	3	4	5	6
Percentage of families recording surplus* to total families ..	1.22	1.85	2.78	4.69	4.15
Percentage of families recording deficit to total families ..	4.92	4.57	5.01	4.10	6.34
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together ..	—4.13	—10.17	—1.11	3.29	—3.88

Item	Family composition (in terms of adults/children)					
	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	7	8	9	10	11	12
Percentage of families recording surplus* to total families ..	4.82	2.05	2.34	4.55	10.33	38.78
Percentage of families recording deficit to total families ..	10.26	2.03	2.44	7.53	14.02	61.22
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together	—9.06	1.96	—1.90	—4.76	—6.03	—4.53

\*Zero balance is considered as surplus.

Taking the overall surplus or deficit position, all the families except those consisting of 2 adults and 1 child and 3 adults had, on an average, deficit budgets only. The deficit was small in case of families consisting of 2 adults and 3 adults and one child.

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**PART II**  
**LEVEL OF LIVING**

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## CHAPTER 8

### LEVEL OF LIVING

#### 8.1. *Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families as defined for the purpose of this survey) in Darjeeling. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in non-material aspect of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These non-material aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on the additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were :—

- (a) Sickness ;
- (b) Education ;

- (c) *Conditions of work, awareness of rights, trade unionism and social security ;*
- (d) *Employment and service conditions ;*
- (e) *Housing conditions and the situation of the house in the context of social amenities ;*
- (f) *Indebtedness ; and*
- (g) *Savings and assets and inventory of a few durable articles and live-stock.*

### 8.2. *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The objects were not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc., For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy their rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to condition of repairs, sewage and ventilation arrangements in Chapter 11 and welfare amenities provided to workers and awareness of provisions of labour laws on the part of

the workers in Chapter 12 is based on the opinion of different Field Investigators and / or the sampled workers. As such, the information relating to these aspects is of a subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (120 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

# CHAPTER 9

## EDUCATIONAL INTERESTS

### 9.1. General education

Data were collected on educational interests of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5-14 years) and others, by reasons and income classes.

TABLE 9.1

*Distribution of persons (aged 5 years and above) by income and educational standard*

Item	Monthly family income class (Rs.)			
	< 60	60—<120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) .. ..	25	319	207	551
Percentage to total .. ..	4.54	57.89	37.57	100.00
(A) All persons				
Not reporting .. ..	..	..	..	..
Percentage receiving education	16.00	14.42	12.56	13.79
Percentage not receiving education	84.00	85.58	87.44	86.21
Total ..	100.00	100.00	100.00	100.00
(B) Children				
Percentage receiving education	66.67	37.86	30.43	36.00
Percentage not receiving education	33.33	62.14	69.57	64.00
Total ..	100.00	100.00	100.00	100.00

TABLE 9.1—contd.

	1	2	3	4	5
(C) <i>All persons receiving Education</i>					
Not reporting .. ..	..	..	2.17	..	1.32
Percentage receiving education in primary schools .. ..	75.00	89.13	80.77	85.52	
Percentage receiving education in secondary schools .. ..	..	2.17	7.69	3.95	
Percentage receiving education in other institutions .. ..	25.00	6.53	11.54	9.21	
Total ..	100.00	100.00	100.00	100.00	

### TABLE 9.2

*Percentage distribution of persons—children and others not receiving education by reasons and family income*

[illegible]

Of all the family members aged 5 years and above, about 86 per cent. were not receiving education. The percentage of children of 5 to 14 years of age receiving education was 36 which shows that the families were not keen on getting their children educated. Of the total members receiving education, about 86 per cent. were in primary schools, about 4 per cent. in secondary schools and about 9 per cent. were receiving education through other institutions, e.g., literacy centres, technical institutions, colleges, etc. The main reasons for children as well as adult members not receiving education were reported to be lack of interest, financial difficulties and lack of facilities.

### 9.2. *Skill and Technical Training*

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and the type of technical training desired. As for skill acquired through family tradition and not through formal education or training, only 2 persons reported possession of skill of tailoring, driving and knowledge of motor mechanism. Desire for technical education and training was expressed by 18 members, and the occupations or vocations which they had in view were mechanic, fitter, carpenter, motor-driver, etc.

## CHAPTER 10

### SICKNESS AND TREATMENT

#### 10.1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such they were mainly intended to throw some broad light as to how the working class families were affected by the incidence of sickness. No rigid definition of sickness, was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g. headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

#### 10.2. *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment, source of assistance and consequences. In all, there were 48 cases of sickness reported among 644 members of the sampled families. Information on consequences of sickness was collected only for gainfully occupied members of families.



TABLE 10.1

*Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received, and (e) consequences*

Item							Percentage of cases
1							2
<i>(a) Type of sickness</i>							
Dysentery, diarrhoea and stomach trouble	..	..	..	..	..	..	8.33
Fever	..	..	..	..	..	..	64.59
Small pox, plague, cholera	..	..	..	..	..	..	..
Respiratory diseases	..	..	..	..	..	..	..
Cough and cold	..	..	..	..	..	..	..
Other diseases	..	..	..	..	..	..	27.08
Total	..	..	..	..	..	..	100.00
<i>(b) Duration (during the reference period)</i>							
Below 7 days	..	..	..	..	..	..	16.67
7 days to below 15 days	..	..	..	..	..	..	31.25
15 days to below 30 days	..	..	..	..	..	..	29.16
30 days to below 60 days	..	..	..	..	..	..	18.75
60 days	..	..	..	..	..	..	4.17
Total	..	..	..	..	..	..	100.00
<i>(c) Type of treatment</i>							
No treatment	..	..	..	..	..	..	2.08
Self treatment	..	..	..	..	..	..	4.17
Ayurvedic treatment	..	..	..	..	..	..	..
Unani treatment	..	..	..	..	..	..	..
Homoeopathic treatment	..	..	..	..	..	..	..
Allopathic treatment	..	..	..	..	..	..	93.75
Others	..	..	..	..	..	..	..
Total	..	..	..	..	..	..	100.00
<i>(d) Source of assistance received</i>							
No assistance received	..	..	..	..	..	..	18.75
Employer	..	..	..	..	..	..	56.25
Others	..	..	..	..	..	..	25.00
Total	..	..	..	..	..	..	100.00

TABLE 10·1—*contd.*

1							2
<i>(e) Consequence (for gainfully occupied members of families)</i>							
Work and normal diet stopped	..	..	..	..	..	..	42·11
Only work stopped	..	..	..	..	..	..	57·89
Only normal diet stopped	..	..	..	..	..	..	..
None stopped	..	..	..	..	..	..	..
Total						..	100·00

Fever was the main sickness reported. The distribution of cases by duration of sickness showed that in about 48 per cent. of the cases, the sickness lasted for less than 15 days, in about 29 per cent. for 15 days to below 30 days and in the rest of the cases for 30 days and above. In about 94 per cent. of the cases of sickness, allopathic treatment was taken. In about 56 per cent. of the cases of sickness, assistance was received from the employers while in about 19 per cent. of the cases no financial assistance for treatment was received. Taking the cases of sickness among the gainfully occupied members of the families, in cent. per cent. of the cases the sickness resulted in stoppage of work. The average duration of such stoppage was about 18 days.

## CHAPTER 11

### HOUSING CONDITIONS

#### 11.1. *Introductory*

Detailed data about the conditions of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

#### 11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

*Distribution of families by general characteristics of the building in which dwellings were located*

Item							Percentage of families
1							2
<i>(a) Type of building</i>							
Chawl/bustee	..	..	..	..	..	..	40.00
Flat	..	..	..	..	..	..	1.67
Independent building	..	..	..	..	..	..	57.50
Others	..	..	..	..	..	..	0.83
Total							100.00
<i>(b) Type of structure</i>							
Not reporting	..	..	..	..	..	..	..
Permanent kutcha	..	..	..	..	..	..	89.17
Permanent pucca	..	..	..	..	..	..	5.00
Temporary kutcha	..	..	..	..	..	..	2.50
Temporary pucca	..	..	..	..	..	..	3.33
Total							100.00

TABLE 11.1—*contd.*

1							2
<i>(c) Ownership or type of landlord</i>							
Employers	..	..	..	..	..	..	98.33
Self	..	..	..	..	..	..	1.67
Private	..	..	..	..	..	..	..
Public bodies	..	..	..	..	..	..	..
Total							100.00
<i>(d) Condition of repairs</i>							
Good	..	..	..	..	..	..	15.00
Moderately good	..	..	..	..	..	..	49.17
Bad	..	..	..	..	..	..	35.83
Total							100.00
<i>(e) Sewage arrangements</i>							
No reporting	..	..	..	..	..	..	19.17
Satisfactory	..	..	..	..	..	..	15.83
Moderately satisfactory	..	..	..	..	..	..	9.17
Unsatisfactory	..	..	..	..	..	..	55.83
Total							100.00
<i>(f) Ventilation arrangements</i>							
No ventilation	..	..	..	..	..	..	15.83
If ventilation							
(i) Good	..	..	..	..	..	..	25.00
(ii) Bad	..	..	..	..	..	..	51.67
(iii) Tolerable	..	..	..	..	..	..	7.50
Total							100.00

About 58 per cent. of the sampled families were living in independent buildings and 40 per cent. in chawls/bustees. About 98 per cent. of the families were living in houses provided by the employers. The structure of the building was pucca, i.e., with walls built of cement, bricks, concrete or stone in 8 per cent. of the cases only. The rest of the families, forming about 92 per cent., were living in kutchha buildings.

### 11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, type of lighting, provision of kitchen, store, bath and verandah, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2

### *Distribution of dwellings by various characteristics*

Item	Percentage of dwellings
1	2
<b>(a) Number of living rooms in dwelling</b>	
One .. .. .	71·67
Two .. .. .	23·33
Three .. .. .	3·33
More than three .. .. .	1·67
Total ..	100·00
<b>(b) Lighting type</b>	
Not reporting .. .. .	1·67
Electricity .. .. .	..
Kerosene oil .. .. .	98·33
Others .. .. .	..
Total ..	100·00
<b>(c) Provision of kitchen</b>	
Kitchen provided .. .. .	7·50
Where not provided using	
(i) Room in common use with other families .. .. .	..
(ii) Part of living room .. .. .	..
(iii) Covered or uncovered verandah .. .. .	91·67
(iv) No specific part of the house .. .. .	0·83
Total ..	100·00

**TABLE 11.2—contd.**

	1	2
<i>(d) Number of store-rooms</i>		
No store room	.. .. .	95.83
One	.. .. .	4.17
More than one	.. .. .	..
	Total	100.00
<i>(e) Provision of bathroom</i>		
No bathroom provided	.. .. .	100.00
Where provided	.. .. .	..
(i) in individual use	.. .. .	..
(ii) in common use	.. .. .	..
	Total	100.00
<i>(f) Provision of covered verandah</i>		
Provided	.. .. .	75.00
Not provided	.. .. .	25.00
	Total	100.00
<i>(g) Source of water supply</i>		
Tap provided		
(i) In dwelling	.. .. .	0.83
(ii) Outside dwelling	.. .. .	47.50
Well (with or without hand pump)	.. .. .	1.67
Tanks and ponds	.. .. .	1.67
Rivers, Lakes and springs	.. .. .	45.83
Others	.. .. .	2.50
	Total	100.00
<i>(h) Provision of latrine</i>		
Not reporting	.. .. .	1.67
No latrine	.. .. .	79.67
In individual use	.. .. .	8.33
In common use with other families	.. .. .	10.33
	Total	100.00

TABLE 11.2—*concl'd.*

	1						2
(i) <i>Type of latrine</i>							
Flush system .. .. .	..	..	..	..	..	..	..
Septic tank system .. .. .	..	..	..	..	..	..	..
Manually cleaned .. .. .	..	..	..	..	..	..	100.00
Total .. .. .							100.00

It would be seen that a majority of dwellings were having one living room with no provision for store, bath and latrine. The sources of water supply were mainly rivers, lakes and springs and taps provided outside the dwellings.

#### 11.4. *Distance of dwellings from important places*

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the percentage distribution of families visiting important places by distance of the places from their dwellings.

TABLE 11.3

*Distribution of families visiting important places by distance of the places from their dwellings*

Particulars of places, etc.			Per- centage of families not reporting	Per- centage of families not visiting	Percentage of families visiting the places by distance			Total
					less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1			2	3	4	5	6	7
Work-place of the main earner			..	1.67	42.50	37.50	18.33	100.00
Primary school .. .. .	..	..	..	15.00	24.17	35.83	25.00	100.00
Medical aid centre .. .. .	..	..	..	2.50	30.83	39.17	27.50	100.00
Hospital .. .. .	..	..	..	2.50	4.17	5.83	15.00	100.00

TABLE 11.3—*contd.*

	1	2	3	4	5	6	7
Playground for children ..	..	..	0.83	38.33	29.17	31.67	100.00
Cinema house ..	..	2.50	7.50	1.67	5.83	82.50	100.00
Shopping centre—grocery ..	..	..	0.83	31.67	31.67	35.83	100.00
Shopping centre—vegetables ..	..	..	0.83	18.33	19.17	61.67	100.00
Employment exchange ..	..	6.67	5.83	..	2.50	85.00	100.00
Railway station ..	..	6.67	..	5.00	7.50	80.83	100.00
Bus stop ..	..	1.67	..	11.67	10.83	75.83	100.00
Post office ..	..	..	0.83	4.17	12.50	82.50	100.00

In about 42 per cent. of the cases, work-places of the main earners were at a distance of less than 1 mile from their dwellings. Other important places of visit reported by the workers or their families such as hospital, cinema house, bus stop, post office, railway station and shopping centres were situated at a distance of 2 miles and above in a majority of the reporting cases.



## CHAPTER 12

### EMPLOYMENT, WORKING AND SERVICE CONDITIONS.

#### 12·1. *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such employee-members in the sampled working class families as were employed in registered plantations. In regard to employment pattern, employment history of the members employed in registered plantations at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall, and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the plantations, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered plantations on the day preceding the date of the survey. These included paid apprentices also.

#### 12·2. *Employment pattern*

Table 12·1 shows the employment pattern of the employee-members of the sampled families classified as 'permanent' and 'others' for a reference period of one year.

TABLE 12.1

*Distribution of man-weeks by employment status*

Employment particulars	Percentage of man-weeks worked			
	Not reporting	Permanent employees	Other employees	All
1	2	3	4	5
<i>(a) Paid employment</i>				
In plantations .. ..	87.87	86.21	79.17	86.56
<i>(b) Self-employment .. ..</i>				
	2.84	2.38	5.13	2.57
<i>(c) In employment but not at work ..</i>	8.54	10.78	7.37	10.05
<i>(d) Not in employment but</i>				
(i) Seeking work .. ..	..	0.43	8.33	0.47
(ii) Not seeking but available for work ..	..	0.20	..	0.13
(iii) Not available for work ..	0.75	..	..	0.22
Total ..	100.00	100.00	100.00	100.00
Number of employees .. ..	84	195	6	285*

\*Three out of 288 employee-members did not furnish employment particulars.

There was a clear difference in the pattern for 'permanent' and 'other' employees. In the case of the former the percentage of man-weeks in 'not in employment but seeking work' was negligible but not so in the case of the latter, who had comparatively less quantum of paid employment.

### 12.3. *Amenities provided*

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided in the plantations are presented in table 12.2.

TABLE 12.2

*Percentage distribution of employee-members according to opinion expressed on amenities provided*

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Unsatisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Wash places	29.17	51.39	19.44	100.00	42.86	51.79	5.35	100.00
Drinking water	28.82	40.97	30.21	100.00	54.02	42.53	3.45	100.00
Rest-shelter ..	20.83	53.47	25.70	100.00	47.30	35.14	17.56	100.00
Canteen ..	22.57	75.69	1.74	100.00	80.00	20.00	..	100.00
Reading or recreation ..	22.57	59.72	17.71	100.00	66.67	29.41	3.92	100.00
Cooperative Stores and grain shops	21.52	68.06	10.42	100.00	36.67	46.67	16.66	100.00
Medical facilities arranged by employers	4.17	3.47	92.36	100.00	10.53	88.72	0.75	100.00

#### 12.4. Statutory rights and benefits

Table 12.3 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.3

*Distribution of employee-members by rights and benefits under Labour Laws and awareness thereof*

Rights and benefits	Percentage of employee-members by awareness				
	Not reporting	Fully aware	Partially aware	Not aware	Total
1	2	3	4	5	6
<i>Plantation Labour Act</i>					
Maximum daily hours of work at normal wages .. ..	0.35	67.36	18.75	13.54	100.00
Rate of overtime wages .. ..	5.56	10.76	20.14	63.54	100.00
Entitlement to leave with wages .. ..	..	72.22	17.71	10.07	100.00
Rate of leave with wages .. ..	..	74.66	13.54	11.80	100.00

TABLE 12·3—contd.

1	2	3	4	5	6
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals .. .. .	..	93·75	4·51	1·74	100·00
Maximum interval at which wages can be paid .. .. .	..	52·08	11·81	36·11	100·00
Imposition of fines, deductions from wages .. .. .	..	37·15	22·57	40·28	100·00
Procedures for complaints .. .. .	..	19·79	13·89	66·32	100·00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement .. .. .	0·35	11·46	31·60	56·59	100·00
Compensation for death due to work accident .. .. .	0·35	10·42	28·12	61·11	100·00
Procedure for complaints .. .. .	1·04	27·08	12·50	59·38	100·00
<i>Maternity Benefits Act</i> (for women workers only)					
Leave granted at the time of confinement .. .. .	2·90	87·68	1·45	7·97	100·00
Notice necessary to the employer for getting leave .. .. .	2·90	81·16	4·35	11·59	100·00
Termination of services during the period of maternity leave .. .. .	2·90	81·88	6·52	8·70	100·00
Cash benefits to be provided during the period of maternity leave .. .. .	2·90	83·33	2·18	11·59	100·00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedure for recruitment, discharge, disciplinary action, etc. .. .. .	0·35	29·86	15·28	54·51	100·00
Approval of procedure .. .. .	1·39	24·65	13·54	60·42	100·00
Intimation of procedures to the workers .. .. .	1·39	4·86	5·21	88·54	100·00
<i>Industrial Disputes Act</i>					
Lay-off compensation .. .. .	0·35	6·25	18·40	75·00	100·00
Rate of lay-off compensation .. .. .	0·35	4·86	14·93	79·86	100·00
Notice of retrenchment .. .. .	0·35	15·62	29·51	54·52	100·00
Retrenchment compensation .. .. .	0·35	8·33	23·26	68·06	100·00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer .. .. .	1·74	79·44	7·32	11·50	100·00
Period after which the employer's contribution becomes payable .. .. .	2·09	44·25	16·03	37·63	100·00
Accumulation of interest .. .. .	1·74	44·25	13·59	40·42	100·00

### 12.5. Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12·4. For the purpose of the survey a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.4

*Distribution of employee-members according to membership of trade unions  
and other details*

Item							Percentage of employee- members
1							2
<i>Membership</i>							
Not reporting	..	..	..	..	..	..	5·56
No union	..	..	..	..	..	..	42·36
If union existing :							
(a) Member	..	..	..	..	..	..	24·30
(b) Not a member	..	..	..	..	..	..	27·78
Total							100·00
<i>Subscription paid</i>							
Not reporting or no subscription	..	..	..	..	..	..	1·43
Paying regularly	..	..	..	..	..	..	65·71
Not paying regularly	..	..	..	..	..	..	32·86
Total							100·00
<i>Rate of subscription per month</i>							
Not reporting	..	..	..	..	..	..	12·86
Less than Re. 0·25	..	..	..	..	..	..	20·00
Re. 0·25 to less than Re. 0·50	..	..	..	..	..	..	45·71
Re. 0·50 and above	..	..	..	..	..	..	21·43
Total							100·00

Of the total employee-members, 24 per cent. were stated to be the members of trade unions. Of these, about 66 per cent. were paying the subscription regularly. The most common rate of subscription was 'Re. 0.25 to less than Re. 0.50.'

### 12.6. *Length of service*

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the date preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the periods of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.5.

TABLE 12.5

*Percentage distribution of employee-members by industries and length of service*

Length of service							Industry-group
							Tea Plantations
1							2
Not reporting	..	..	..	..	..	..	0.69
Less than 1 year	..	..	..	..	..	..	3.47
1 year to less than 5 years	..	..	..	..	..	..	13.55
5 years to less than 10 years	..	..	..	..	..	..	15.97
10 years to less than 20 years	..	..	..	..	..	..	36.81
20 years and above	..	..	..	..	..	..	29.51
Total							100.00
Number of employees	..	..	..	..	..	..	288

By and large, the employee-members of the sampled families constituted a stable labour force.

TABLE 12.6

*Percentage distribution of employee-members by industries and service conditions*

Service condition							Industry group
							Tea Plantation
1							2
<i>Daily rest interval</i>							
Not reporting	..	..	..	..	..	..	..
No rest interval	..	..	..	..	..	..	..
Half an hour	..	..	..	..	..	..	..
One hour and above	..	..	..	..	..	..	100·00
Total						..	100·00
<i>Pay period</i>							
Not reporting	..	..	..	..	..	..	1·74
Weekly	..	..	..	..	..	..	77·43
Fortnightly	..	..	..	..	..	..	14·58
Monthly	..	..	..	..	..	..	6·25
Total						..	100·00
<i>Earned leave enjoyed</i>							
Not reporting	..	..	..	..	..	..	0·69
0 day	..	..	..	..	..	..	5·56
1 to 10 days	..	..	..	..	..	..	39·24
11 to 15 days	..	..	..	..	..	..	52·08
16 days and above	..	..	..	..	..	..	2·43
Total						..	100·00

All the employee-members reported to have enjoyed rest interval of one hour and above. As regards pay-period, 77 per cent. of the employee-members were being paid weekly, about 15 per cent. fortnightly and 6 per cent. monthly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey showed that most of them enjoyed paid earned leave.

### 12·8. Social security benefits

Data were also collected on social security benefits, e.g., under the Employees' Provident Funds Act and Scheme, enjoyed by the employee-members on the date of survey. These data are presented in table 12·7.

TABLE 12·7  
*Distribution of employee-members by social security benefits*

Schemes							Percentage of employees employee-members
1							2
<i>Employees' Provident Funds Act and Scheme</i>							
No arrangement	..	..	..	..	..	..	0·35
If arrangement							
(a) Contributing	..	..	..	..	..	..	94·79
(b) Not contributing							
(i) Not interested	..	..	..	..	..	..	3·13
(ii) Not eligible	..	..	..	..	..	..	1·73
Total							100·00

Of the total of 288 employee-members, about 95 per cent. were contributing to provident fund account either under the Employees' Provident Funds Act or under voluntary provident fund schemes, introduced by the employers, while the rest were either 'not interested' or 'not eligible'.

Apart from the Employees' Provident Fund Scheme information on other social security benefits voluntarily given by the employers such as pension, etc., was also collected. 30 employees reported provision of pension in the establishments where they were employed.



## CHAPTER 13

### SAVINGS, ASSETS AND INDEBTEDNESS

#### 13.1. *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place, and total debts—both on ‘family account’ and on ‘enterprise and other purposes account’—as on the date of survey. Only the family’s share of the assets and loans was taken into considerations if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

#### 13.2. *Components of savings*

Relevant data on ‘Savings’ and ‘Assets’ are presented in table 13.1.

TABLE 13.1

*A. Average amount of savings and assets per reporting family by income classes*

Savings/Assets				Monthly family income class (Rs.)				
				<60	60— <120	120 and above	All	
1				2	3	4	5	
<i>Average amount per reporting family (Rs.)</i>								
Savings	..	..	..	80.30	106.60	201.85	130.60	
Assets	..	..	..	33.00	106.85	252.21	140.68	
Total	..			113.30	213.45	454.06	271.28	

# B. Percentage distribution of savings and assets by form and income classes

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
<b>(i) Savings</b>				
<b>(a) On family account</b>				
Life insurance premium paid ..	..	..	..	..
Provident Fund—own contribu- tion .. .. .	35.48	24.82	22.23	24.00
Provident Fund—employer's contribu- tion .. .. .	35.39	24.76	22.22	23.96
Savings (bank, postal and cash in hand)	..	..	..	..
Others .. .. .	..	0.36	..	0.18
Total ..	70.87	49.94	44.45	48.14
<b>(b) On enterprise and other purposes account</b>				
.. .. .	..	..	..	..
<b>(ii) Assets</b>				
<b>(a) On family account</b>				
Land .. .. .	..	3.04	0.67	1.84
Building .. .. .	..	6.09	..	3.08
Jewellery and ornaments .. .. .	29.13	36.94	46.72	41.17
Others .. .. .	..	3.99	8.16	5.77
Total ..	29.13	50.06	55.55	51.86
<b>(b) On enterprise and other purposes account</b>				
.. .. .	..	..	..	..
Grand total ..	100.00	100.00	100.00	100.00
Total number of reporting families ..	10	77	33	120

The amount of savings per reporting family worked out to about Rs. 130 and of assets per reporting family to about Rs. 141 giving a total of Rs. 271. Thus, savings formed about 48 per cent. and assets about 52 per cent. of the total amount under both savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

### 13.3. *Extent of savings and assets*

Table 13.2 gives percentage distribution of families according to total amount of savings and assets (held on the date of survey) by income classes.

TABLE 13.2

*Percentage distribution of families by total amount of savings and assets and income classes*

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
No savings and assets .. ..	..	2.60	..	1.67
Below Rs. 200 .. ..	100.00	67.53	12.12	55.00
Rs. 200 to below Rs. 500 .. ..	..	23.38	63.64	32.50
Rs. 500 to below Rs. 1,500 .. ..	..	5.19	21.21	9.17
Rs. 1,500 to below Rs. 2,500 .. ..	..	1.30	3.03	1.66
Rs. 2,500 to below Rs. 3,500 .. ..	..	..	..	..
Rs. 3,500 to below Rs. 4,500 .. ..	..	..	..	..
Rs. 4,500 and above .. ..	..	..	..	..
Total ..	100.00	100.00	100.00	100.00

About 2 per cent. of the families had no savings and assets. 55 per cent. of the families reported savings and assets of below Rs. 200.

### 13.4. *Possession of durable articles and live-stock*

In addition to savings and assets, data were also collected on possession of certain selected durable articles and live-stock. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles, etc. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

*Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed*

Durable articles and live-stock					Number of families reporting possession of article, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1					2	3	4	5
Table	..	..	..	..	44	36.67	58	1.32
Chair	..	..	..	..	40	33.33	67	1.68
Sewing machine	..	..	..	..	3	2.50	4	1.33
Clock time-piece	..	..	..	..	6	5.00	7	1.17
Cot	..	..	..	..	14	11.67	17	1.21
Chouki	..	..	..	..	59	49.17	99	1.68
Radio	..	..	..	..	1	0.83	1	1.00
Gramophone	..	..	..	..	1	0.83	1	1.00
Harmonium	..	..	..	..	3	2.50	3	1.00
Tabla, Dholak	..	..	..	..	3	2.50	5	1.67
Stringed instrument	..	..	..	..	1	0.83	1	1.00
Fountain pen	..	..	..	..	23	19.17	26	1.13
Wrist watch	..	..	..	..	5	4.17	7	1.40
Cow, buffalo	..	..	..	..	45	37.50	89	1.98
Goat	..	..	..	..	10	8.33	34	3.40
Cock and hen	..	..	..	..	9	7.50	62	6.89
Horse	..	..	..	..	1	0.83	2	2.00
Hog	..	..	..	..	1	0.83	1	1.00

### 13.5. *Extent of indebtedness*

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

*Percentage distribution of families by amount of debt and income classes*

Amount of debt				Monthly family income class (Rs.)			
				<60	60— <120	120 and above	All
1				2	3	4	5
Less than Rs. 50	..	..	..	50.00	56.76	17.39	41.94
Rs. 50 to less than Rs. 100	..	..	..	50.00	29.73	26.09	29.03

TABLE 13.4—contd.

1	2	3	4	5
Rs. 100 to less than Rs. 150 .. ..	..	10·81	30·43	17·74
Rs. 150 to less than Rs. 250 .. ..	..	2·70	26·09	11·29
Rs. 250 to less than Rs. 500 .. ..	..	..	..	..
Rs. 500 to less than Rs. 1,000 .. ..	..	..	..	..
Total ..	100·00	100·00	100·00	100·00
Total number of families reporting debt ..	2	37	23	62

Taking all families together, about 42 per cent. reported debt of 'less than Rs. 50', roughly 47 per cent. of 'Rs. 50 to less than Rs. 150' and the rest about 11 per cent. of 'Rs. 150 to less than Rs. 250'.

### 13·6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13·5.

TABLE 13.5

*Distribution of families, loans and amount of loans by purpose*

Purpose of loans	Percentage of families re- porting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
(A) On family account			
Festival .. ..	9·68	9·37	3·51
Marriage .. ..	3·23	3·13	6·57
Child birth .. ..	..	..	..
Funeral .. ..	..	..	..
Sickness .. ..	1·61	3·12	1·93
Education .. ..	..	..	..
Unemployment or lay-off .. ..	..	..	..
Current deficit .. ..	85·48	84·38	87·99
Inherited debt .. ..	..	..	..
Others .. ..	..	..	..
Total ..	100·00	100·00	100·00

TABLE 13.5—*contd.*

	1	2	3	4
<i>(B) On enterprise and other purposes account</i>				
Building .. ..	..	..	..	..
Purchase of other assets .. ..	..	..	..	..
Cultivation .. ..	..	..	..	..
Other family enterprise .. ..	..	..	..	..
Inherited debt .. ..	..	..	..	..
Others .. ..	..	..	..	..
Total .. ..	..	..	..	..
GRAND TOTAL .. ..	..	100.00	100.00	100.00
Absolute totals .. ..	..	62	64	4,414 (Rupees)

Out of the total of 120 sampled families, 62 or about 52 per cent. reported debt on the date of survey. All the families reporting debt had taken loans on 'family account'.

### 13.7. *Sources and terms of loan*

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest, and type of instalment for repayment.

TABLE 13.6

By source		By nature of Security		By rate of interest		By type of instalment (for repayment of loans)	
Source of loans	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting	3.18	Not reporting.	1.59				
Provident Fund	4.76	No security	95.24	Not reporting.	1.59	Not reporting.	1.59

TABLE 13.6—*contd.*

1	2	3	4	5	6	7	8
Cooperative society	..	Land ..	..	No interest	88·89	Weekly	69·84
Employers	11·11	Ornaments and jewellery	1·59	Less than 6%	..	Monthly	20·63
Money lender	1·59	Others	1·58	6% to less than 12½%	4·76	Quarterly	..
Shopkeeper	69·84			12½% to less than 25%	..	Half-yearly	..
Friends and relatives	6·35			25% to less than 50%	3·17	Yearly	..
Others ..	3·17			50% and above	1·59	Others	7·94
Total ..	100·00		100·00		100·00		100·00

The largest proportion (about 70 per cent.) of loans were taken from shopkeepers. About 95 per cent. of the loans were taken against no security. Roughly 89 per cent. of the loans were taken at no interest. The interest at the rate of 25 per cent. to less than 50 per cent. was paid in case of 3 per cent. of loans. About 70 per cent. of loans were to be repaid in weekly instalments.

## CHAPTER 14

### SOME IMPORTANT FINDINGS

#### 14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Darjeeling centre to about 29 thousand. Of the total families, about 6 per cent. consisted of single member families, about 25 per cent. of two to three members, about 33 per cent. of four to five members, about 23 per cent. of six to seven members and the remaining about 13 per cent. consisted of more than 7 members. By family type, about 43 per cent. consisted of husband, wife and children. Others in order were those consisting of husband, wife, children and other members (14 per cent.), unmarried earner and other members (12 per cent.), husband or wife (5 per cent.), husband and wife (4 per cent.), unmarried earner (1 per cent.) and the rest (21 per cent.).

The average size of the family was 4.77 persons. Of these, 2.00 were earners, 0.07 earning dependants and 2.70 non-earning dependants. Of the earners, 1.03 were adult men, 0.95 adult women and 0.02 children. About 48 per cent. of the families had two income recipients and about 27 per cent. only one income recipient. On an average, a family had 2.70 dependants living with it and 0.31 dependants living elsewhere.

The average monthly income worked out to Rs. 95.26 per family and Rs. 19.97 per capita. The largest number of families (about 33 per cent. of the total) came within the income class 'Rs. 60 to less than Rs. 90'. The families with an income of 'Rs. 150 to less than Rs. 210' and 'Rs. 210 and above' formed in all about 8 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 95.26 per family, income from paid employment accounted for Rs. 81.10 or 85 per cent., income from self-employment for Rs. 9.54 or 10 per cent., and income from 'other sources' such as rent from land and house, pension, cash assistance, gifts, concession, etc., for Rs. 4.62 or about 5 per cent. Men's contribution to the average monthly family income from all the three sources was about 50 per cent. of the total income.



The average monthly expenditure for current living was Rs. 99·79 per family, Rs. 20·92 per capita and Rs. 26·23 per adult consumption unit. The average expenditure per capita and per adult consumption unit generally showed a trend of an increase in the average levels with increase in income leaving out the income class 'Rs. 30 to less than Rs. 60'.

Of the average monthly expenditure of Rs. 99·79, consumption expenditure accounted for Rs. 99·43, the rest being accounted for by non-consumption outgo like taxes, interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 66·30 or about 67 per cent. of the consumption expenditure. The proportion of expenditure on food to consumption remained more or less constant upto the income class 'Rs. 90 to less than Rs. 120' and decreased thereafter with a rise in family income. As the size of the family increased a larger percentage of families fell in the higher expenditure classes.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family revealed that while the overall nutritive value of the diets was fair, there was room for improvement. Increased intake of wheat, other mixed cereals and intake of at least skimmed milk especially by the children and pregnant and nursing women would help to overcome the deficiencies in respect of calories, calcium and vitamin 'A'.

#### 14·2. *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Darjeeling, about 74\* per cent. of all members (aged 5 years and above) were illiterate and about 26\* per cent. had received education upto or below primary standard. During the period of survey about 14 per cent. of family members (aged 5 years and above) were receiving education. Among children (5-11 years of age) this percentage was 36. Reasons for not receiving education in case of children and others were mainly lack of interest, financial difficulties and lack of facilities.

Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular among the families.

A majority of working class families were living in independent buildings. About 98 per cent. of the families were living in houses provided by employers. The accommodation occupied by them generally consisted of one living room with no provision for store, bath and latrine. In most cases the sources of water supply were rivers, lakes and springs and taps provided outside the dwellings. Important places usually visited by the working class families for their essential needs and amenities, *e.g.*, shopping centres, bus-stop, post office, cinema house and hospital were situated at a distance of 2 miles and above from their dwellings.

A majority of employee-members of the sampled families were in permanent employment in plantations. About 82 per cent. of the employee-members had a length of service of 5 years or more in the same establishment. About 77 per cent. of the employee-members were being paid weekly.

The average amount of savings and assets per reporting family on the date of survey worked to about Rs. 130 and about 141 respectively. Savings formed about 48 per cent. and assets about 52 per cent. of the total amount of savings and assets. Roughly, 55 per cent. of the families reported savings and assets below Rs. 200.

About 52 per cent. of the families surveyed reported debt on the date of survey. All the outstanding loans were taken on family account. The average debt per indebted family came to about Rs. 71.

## APPENDIX I

*List of centres covered under Family Living Surveys among industrial workers during 1958-59*

### A. *Factory Centres*

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar

28. Yamunanagar

29. Jaipur

30. Ajmer

31. Delhi

32. Srinagar

### B. *Mining Centres*

33. Jharia

34. Kodarma

35. Noamundi

36. Balaghat

37. Gudur

38. Barbil

39. Raniganj

40. Kolar Gold Field

### C. *Plantation Centres*

41. Labac

42. Rangapara

43. Mariani

44. Doom Doom

45. Coonoor

46. Darjeeling

47. Jalpaiguri

48. Chikmagalur

49. Ammathi

50. Mundakkayam

## APPENDIX II

### *Average monthly expenditure item-wise per family*

Item	Single member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.).	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<b>(a) CONSUMPTION EXPENDITURE</b>				
<i>Food, beverages, etc.</i>				
<i>Cereals and products</i>				
Rice .. ..	15	10·99	478	28·85
Wheat .. ..	..	..	4	0·08
Wheatatta .. ..	13	2·97	465	8·97
Maize .. ..	3	0·30	115	0·88
Maizeatta .. ..	..	..	3	0·05
Barley .. ..	..	..	1	0·00
Gram .. ..	..	..	1	0·01
Chira, muri, khoi, lawa ..	3	0·33	62	0·34
Other rice products .. ..	..	..	1	0·00
Maida .. ..	..	..	4	0·02
Bread .. ..	..	..	1	0·00
Biscuit .. ..	..	..	6	0·01
Other cereals .. ..	..	..	11	0·04
Sub-total: cereals and products	15	14·59	480	39·25
<i>Pulses and products</i>				
Arhar .. ..	2	0·18	110	0·34
Gram .. ..	..	..	1	0·01
Moong .. ..	1	0·12	83	0·32
Masur .. ..	12	1·51	358	1·89
Urd .. ..	4	0·29	277	1·24
Khesari .. ..	..	..	4	0·01
Sub-total: pulses and products	15	2·10	469	3·81

APPENDIX II—*contd.*

1	2	3	4	5
<i>Oil seeds, oils and fats</i>				
Mustard oil .. ..	15	1·80	480	3·60
Groundnut oil .. ..	..	..	2	0·01
Vanaspati .. ..	..	..	6	0·02
Sub-total: oil seeds, etc. ..	15	1·80	480	3·63
<i>Meat, fish and egg</i>				
Goat meat .. ..	3	0·65	158	1·36
Beef .. ..	..	..	20	0·13
Mutton .. ..	1	0·17	24	0·16
Pork .. ..	1	0·16	106	0·83
Buffalo meat .. ..	..	..	94	0·53
Poultry .. ..	..	..	27	0·22
Birds meat .. ..	..	..	6	0·08
Fresh fish .. ..	1	0·09	36	0·21
Dry fish .. ..	..	..	31	0·08
Eggs hen .. ..	1	0·04	38	0·15
Sub-total: meat, fish and egg	6	1·11	540	3·75
<i>Milk and products</i>				
Milk-cow .. ..	6	0·56	286	2·37
Milk-buffalo .. ..	..	..	1	0·00
Curd .. ..	1	0·05	3	0·01
Lassi .. ..	..	..	1	0·00
Ghee-cow .. ..	1	0·07	32	0·20
Butter .. ..	..	..	1	0·00
Sub-total: milk and products .. ..	6	0·68	287	2·58
<i>Condiments and spices</i>				
Salt .. ..	15	0·38	479	0·73
Turmeric .. ..	13	0·21	399	0·36
Chillies—green .. ..	8	0·15	173	0·22
Chillies—dry .. ..	5	0·17	318	0·57
Onion .. ..	7	0·25	405	0·76
Garlic .. ..	1	0·01	40	0·02
Ginger .. ..	3	0·05	164	0·18
Pepper .. ..	..	..	2	0·00
Methi .. ..	..	..	5	0·00
Saffron .. ..	..	..	1	0·00
Mustard .. ..	..	..	5	0·00
Jira .. ..	..	..	14	0·03

APPENDIX II—*contd.*

1	2	3	4	5
<i>Condiments and Spices—contd.</i>				
Cloves .. ..	..	..	4	0.00
Elachi .. ..	..	..	5	0.02
Mixed spices .. ..	15	0.62	469	1.05
Sub-total : condiments and spices .. ..	15	1.84	480	3.94
<i>Vegetables and products</i>				
Potato .. ..	9	0.54	378	1.15
Muli, turnip, radish .. ..	1	0.02	122	0.22
Carrot, beet .. ..	..	..	1	0.01
Other root vegetables .. ..	1	0.10	42	0.15
Brinjal .. ..	1	0.03	68	0.13
Cauliflower .. ..	..	..	43	0.08
Cabbage .. ..	1	0.01	103	0.32
Jack fruit .. ..	..	..	3	0.00
Ladies finger .. ..	..	..	1	0.00
Tomato .. ..	2	0.07	132	0.26
Cucumber .. ..	..	..	10	0.02
Pumpkin .. ..	..	..	17	0.02
Gourd .. ..	1	0.07	53	0.18
Karela .. ..	1	0.04	22	0.04
Bean .. ..	1	0.04	59	0.12
Pea .. ..	..	..	5	0.03
Other non-leafy vegetables .. ..	10	0.61	252	0.87
Palak .. ..	..	..	8	0.01
Other leafy vegetables .. ..	6	0.55	289	0.97
Other vegetables products .. ..	..	..	5	0.01
Sub-total : vegetables and Products .. ..	15	2.80	479	4.59
<i>Fruits and Products</i>				
Banana, plantain .. ..	1	0.02	12	0.03
Orange .. ..	1	0.02	38	0.13
Lemon .. ..	..	..	1	0.00
Mango .. ..	..	..	11	0.09
Pineapple .. ..	..	..	9	0.03
Coconut .. ..	..	..	1	0.00
Papaya .. ..	..	..	2	0.01
Other fruits .. ..	..	..	7	0.01
Sub-total : fruits and products .. ..	2	0.04	69	0.3

APPENDIX II—*contd.*

1	2	3	4	5
<i>Sugar, honey and related products</i>				
Sugar—crystal .. ..	10	1·03	378	1·60
Sugar-deshi .. ..	..	..	7	0·04
Gur .. ..	2	0·13	72	0·28
Sub-total: sugar, honey, etc.	10	1·16	403	1·92
<i>Pan, supari, etc.</i>				
Pan—leaf .. ..	1	0·02	21	0·08
Pan—finished .. ..	..	..	66	0·11
Supari .. ..	1	0·06	37	0·11
Lime .. ..	..	..	2	0·00
Katha .. ..	..	..	1	0·00
Sub-total: pan, supari, etc.	1	0·08	103	0·30
<i>Tobacco and products</i>				
Bidi .. ..	3	0·32	74	0·34
Cigarettes .. ..	1	0·16	45	0·29
Zarda, kimam. surti ..	1	0·05	15	0·05
Smoking tobacco .. ..	3	0·18	167	0·72
Leaf tobacco .. ..	1	0·02	64	0·14
Hukka (tobacco) .. ..	2	0·10	64	0·22
Snuff .. ..	..	..	1	0·00
Others .. ..	3	0·21	110	0·45
Sub-total : tobacco and products .. ..	12	1·04	433	2·21
<i>Alcoholic beverages and intoxicants</i>				
Toddy—neera .. ..	..	..	2	0·01
Country liquor .. ..	4	0·61	127	1·04
Refined liquor .. ..	..	..	1	0·01
Others .. ..	1	0·13	85	0·49
Sub-total : alcoholic beverages, etc. .. ..	5	0·74	215	1·55
<i>Non-alcoholic beverages</i>				
Tea leaf .. ..	13	1·25	452	2·30
Sub-total : non-alcoholic beverages .. ..	13	1·25	452	2·30
<i>Prepared meals and refreshments</i>				
Meals .. ..	..	..	6	0·03
Snack—saltish .. ..	1	0·14	3	0·01
Snack—sweet .. ..	..	..	71	0·17
Hot drink—tea .. ..	..	..	7	0·02

APPENDIX II—*contd.*

1	2	3	4	5
<i>Prepared meals and refreshments—contd.</i>				
Sugar cane juice .. ..	..	..	1	..
Sub-total : prepared meals, etc. .. ..	1	0.14	80	0.23
Total: Food .. ..	..	26.79	..	66.30
Total: Tobacco, pan, pari and intoxicants .. ..	..	1.86	..	4.06
<i>Fuel and Light</i>				
Firewood and chips .. ..	15	3.83	477	5.87
Kerosene oil fuel .. ..	..	..	9	0.02
Kerosene oil—lighting .. ..	15	0.90	466	1.48
Electricity—fuel .. ..	..	..	4	0.01
Match box .. ..	15	0.27	459	0.48
Others .. ..	..	..	1	0.00
Total: fuel and light .. ..	15	5.00	478	7.86
<i>Housing</i>				
<i>Rent for housing and water charges</i>				
Rent for residential house .. ..	..	..	1	0.01
Rent for residential land .. ..	..	..	1	0.01
House rent owned/free .. ..	15	5.93	476	7.14
Sub-total : rent for housing and water charges .. ..	15	5.93	477	7.16
<i>House repairs and upkeep</i>				
Repairs .. ..	..	..	2	0.00
White washing .. ..	..	..	5	0.03
Sub-total: house repairs and upkeep .. ..	..	..	7	0.03
<i>Furniture and furnishings</i>				
Bedstead, cot .. ..	..	..	1	0.01
Mat, mattresses, durrie .. ..	..	..	12	0.16
Stool .. ..	..	..	1	0.01
Table .. ..	..	..	2	0.01
Sub-total: furniture and furnishings .. ..	..	..	14	0.19
<i>Household appliances and utilities</i>				
Box, trunk .. ..	..	..	1	0.02
Suitcase, attache case .. ..	..	..	3	0.06
Utensil—earthenware .. ..	..	..	1	0.00
Utensil—bell metal .. ..	..	..	3	0.03



APPENDIX—*contd.*

	1	2	3	4	5
Utensil—aluminium .. ..	..	..	..	22	0.15
Utensil—copper .. ..	..	..	..	4	0.04
Utensil—brass .. ..	..	..	..	4	0.03
Glassware .. ..	..	..	..	4	0.01
Enamel ware .. ..	..	..	..	4	0.03
Bucket .. ..	..	..	..	4	0.02
Lock .. ..	..	..	..	1	0.00
Cutlery .. ..	..	..	..	1	0.00
Lantern—lamp .. ..	..	..	..	1	0.00
Other household appliances .. ..	..	..	..	1	0.00
Repair and maintenance .. ..	..	..	..	3	0.04
Sub-total household appliances and utilities .. ..	..	..	..	47	0.43
<i>Household services</i>					
Food expenditure on servant .. ..	..	..	..	1	0.06
Domestic servant, ayah .. ..	..	..	..	1	0.01
Cook .. ..	..	..	..	1	0.02
Sub-total : household services .. ..	..	..	..	1	0.09
Total : Housing .. ..	..	15	5.93	478	7.90
<i>Clothing, bedding, footwear, etc.</i>					
<i>Ready-made clothing</i>					
Lungi .. ..	..	..	..	1	0.01
Pyjama .. ..	..	..	..	2	0.03
Trousers .. ..	..	1	0.74	28	0.41
Half-pants .. ..	..	..	..	27	0.28
Waistcoat, jacket, jawahar coat .. ..	..	1	1.22	1	0.70
Bush shirt .. ..	..	..	..	6	0.03
Shirt, kamiz, kurta .. ..	..	1	0.41	29	0.31
Coat—overcoat .. ..	..	..	..	8	0.19
Ganji baniyan .. ..	..	..	..	3	0.01
Sari .. ..	..	..	..	76	1.39
Blouse—choli .. ..	..	1	0.25	25	0.17
Petticoat .. ..	..	..	..	1	5.01
Dupatta Urani .. ..	..	..	..	14	0.15
Frocks .. ..	..	..	..	22	0.35
Undergarments—underwear (Lan- got, etc.) .. ..	..	..	..	1	0.01
Shawl, wrapper, scarf .. ..	..	..	..	5	0.05
Sweater, pullover .. ..	..	..	..	1	0.01
Wool .. ..	..	..	..	1	0.06
Long cloth .. ..	..	..	..	3	0.03
Sub-total ready-made clothing .. ..	..	2	2.62	134	3.57

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Non-readymade clothing</i>					
Pyjama .. ..	..	..	..	7	0·05
Trousers .. ..	..	..	..	14	0·16
Half-pants .. ..	..	..	..	17	0·17
Bush shirts .. ..	..	..	..	2	0·02
Shirt kamiz, kurta .. ..	..	..	..	27	0·33
Coat, overcoat .. ..	..	..	..	6	0·10
Ganji, banyan .. ..	..	..	..	1	0·01
Sari .. ..	..	..	..	4	0·04
Chemise .. ..	..	..	..	3	0·04
Petticoat .. ..	..	..	..	1	0·12
Dupatta urani .. ..	..	..	..	5	0·06
Frocks .. ..	..	..	..	6	0·05
Wool .. ..	..	..	..	4	0·12
Long cloth .. ..	..	..	..	17	0·29
Mahmul .. ..	..	..	..	1	0·01
Satin .. ..	..	..	..	2	0·04
Poplin .. ..	..	..	..	1	0·01
Other shirting and coating .. ..	..	..	..	16	0·21
Neck tie .. ..	..	..	..	1	0·01
Other cloth .. ..	..	..	..	19	0·60
Other garments .. ..	..	..	..	1	0·00
Other miscellaneous clothing .. ..	..	..	..	1	0·01
Blouse, choli .. ..	..	..	..	4	0·04
Sub-total: non-readymade clothing .. ..	..	..	..	90	2·49
<i>Headwear</i>					
Cap .. ..	..	..	..	7	0·04
Others .. ..	..	..	..	4	0·01
Sub-total: headwear .. ..	..	..	..	11	0·02
<i>Bedding</i>					
Bed sheet .. ..	..	3	0·61	21	0·18
Pillow .. ..	..	..	..	1	0·00
Durrie .. ..	..	4	0·21	8	0·10
Blanket, rug .. ..	..	..	..	14	0·31
Bed cover .. ..	..	..	..	2	0·02
Bedding cloth .. ..	..	..	..	4	0·04
Others .. ..	..	..	..	6	0·08
Sub-total: bedding .. ..	..	4	0·82	53	0·73

APPENDIX II—*contd.*

1	2	3	4	5
<i>Footwear</i>				
Shoes .. ..	1	0.89	53	1.07
Sandal .. ..	..	..	1	0.01
Boots .. ..	..	..	1	0.01
Slipper .. ..	..	..	1	0.00
Socks .. ..	1	0.13	3	0.01
Others .. ..	..	..	1	0.01
Sub-total: footwear ..	1	1.01	57	1.11
<i>Miscellaneous</i>				
Washerman .. ..	1	0.06	31	0.06
Washing soap .. ..	15	0.66	473	1.31
Soda .. ..	..	..	3	0.00
Tailoring, mending and darning .. ..	..	..	57	0.35
Repair and maintenance of footwear .. ..	..	..	26	0.07
Others .. ..	..	..	1	0.00
Sub-total: miscellaneous ..	15	0.72	474	1.79
Total: Clothing, bedding, etc. .. ..	15	5.17	478	9.71
<i>Miscellaneous</i>				
<i>Medical care</i>				
Medicine .. ..	..	..	2	0.02
Sub-total: medical care ..	..	..	2	0.02
<i>Personal care</i>				
Hair oil, pomade, hair cream	6	0.34	256	0.51
Hair lotion, shampoo, etc. ..	..	..	3	0.01
Barber .. ..	6	0.18	358	0.54
Snow, face cream, wax, etc.	1	0.04	23	0.05
Toilet soap .. ..	7	0.15	273	0.34
Soap nut .. ..	..	..	11	0.01
Comb, hair brush .. ..	..	..	2	0.00
Mirror .. ..	..	..	1	0.00
Others .. ..	..	..	1	0.00
Sub-total: personal care ..	13	0.71	461	1.46

APPENDIX II—*contd.*

1	2	3	4	5
<i>Education and reading</i>				
School and college fees .. ..	..	..	17	0·16
Books—school .. ..	..	..	11	0·05
Books—general .. ..	..	..	16	0·04
Hostel and boarding charge .. ..	..	..	1	0·16
Stationery—all kinds .. ..	..	..	5	0·00
Others .. ..	..	..	2	0·00
Sub-total : education and reading .. ..	..	..	35	0·41
<i>Recreation and amusement</i>				
Cinema .. ..	2	0·03	62	0·17
Toy .. ..	..	..	3	0·01
Pet animal or bird purchase and maintenance .. ..	..	..	11	0·07
Mela and fair .. ..	..	..	7	0·02
Musical and dance performance .. ..	..	..	2	0·00
Musical instrument stringed .. ..	..	..	1	0·03
Sports .. ..	..	..	1	0·00
Others .. ..	..	..	4	0·11
Repair and maintenance .. ..	..	..	2	0·01
Sub-total : recreation and amusement .. ..	2	0·03	90	0·42
<i>Transport and communication</i>				
Rail .. ..	..	..	1	0·00
Bus .. ..	..	..	47	0·14
Bullockcart .. ..	..	..	1	0·01
Repair charges .. ..	..	..	2	0·01
Postage .. ..	..	..	2	0·00
Maintenance of horse and bullocks .. ..	..	..	6	0·05
Sub-total : transport and communication .. ..	..	..	57	0·24
<i>Subscription, etc.</i>				
Trade union .. ..	1	0·04	69	0·08
Religious .. ..	..	..	43	0·18
Gift and charity .. ..	7	0·29	65	0·19
Ceremonials .. ..	..	..	2	0·01
Sub-total : subscription, etc. .. ..	7	0·33	172	0·46

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Personal effects and other miscellaneous expenses</i>					
Fountain pen .. ..	..	..	6	0.02	
Umbrella .. ..	..	..	6	0.03	
Other personal effects ..	..	..	1	0.02	
Repair and maintenance ..	2	0.11	20	0.04	
Pocket expenses .. ..	3	0.15	151	0.36	
Other miscellaneous expenses	1	0.07	33	0.10	
Sub-total : personal effects, etc. .. ..	6	0.33	212	0.62	
Total : miscellaneous ..	..	1.45	..	3.60	
TOTAL : CONSUMPTION EXPENDITURE ..	..	46.20	..	99.43	
<i>(b) Non-consumption expenditure Taxes</i>					
Others .. ..	..	..	6	0.01	
Sub-total : taxes ..	..	..	6	0.01	
<i>Interest, litigation, etc.</i>					
Interest paid on loan ..	..	..	4	0.03	
Remittance to dependants ..	..	..	2	0.32	
Sub-total : interest, litigation, etc. .. ..	..	..	6	0.35	
<i>Savings and investments</i>					
Ornaments—gold .. ..	..	..	14	0.53	
Ornaments—others .. ..	..	..	1	0.01	
Provident fund contribution .. ..	14	1.83	463	3.79	
Loan advanced .. ..	..	..	1	0.01	
Others .. ..	..	..	15	0.81	
Sub-total : savings and investments .. ..	14	1.83	466	5.15	
<i>Debts repaid</i>					
Debts repaid .. ..	2	0.12	30	0.25	
Sub-total : debts repaid ..	2	0.12	30	0.25	
Total : non-consumption expenditure .. ..	..	1.95	..	5.76	

APPENDIX II—*concl.*

1	2	3	4	5
SUMMARY				
<i>(a) Consumption expenditure</i>				
Food .. ..	..	26.79	..	66.30
Tobacco, pan, supari and intoxicants .. ..	..	1.86	..	4.06
Fuel and light .. ..	15	5.00	478	7.86
Housing .. ..	15	5.93	478	7.90
Clothing, bedding, etc. ..	15	5.17	478	9.71
Miscellaneous .. ..	..	1.45	..	3.60
Total .. ..	..	46.20	..	99.43
<i>(b) Non-consumption expenditure</i>				
Taxes, interest and litigation	..	..	..	0.04
Remittance to dependants	..	..	2	0.32
Savings and investments ..	14	1.83	466	5.15
Debts repaid .. ..	2	0.12	30	0.25
Total .. ..	..	1.95	..	5.76



# E R R A T A

Page No.	Chapter/ Table	Particulars	For	Read
1	2	3	4	5
4	Chapter 1	Para 1·23—1st line of sub-para 3	or	for
8	Chapter 2	1st line of the footnote	sampled	sample
14	Table 3·3	Heading of the table	classed	classes
17	Table 3·5 (contd.)	Against Total under col. 3	28·89	14·12
17	Do.	Against Total under col. 4	14·12	28·89
17	Table 3·6	Against Number of families (unestimated) under col. 4	149	139
20	Table 3·9	Against 'self' and wife or husband' under col. 6	49·93	46·93
29	Table 4·2 (contd.)	Under 'Total', against Paid employment, col. 4	66·59	66·58
31	Table 4·3 (contd.)	Under 'Total', against Paid employment, col. 10	30·62	230·62
31	Table 4·4	Sub-head above col. 1	Type of receipt	Source
31	Table 4·4	Under col. 5, against sub-total: paid employment	87·90	87·09
32	Table 4·4 (contd.)	1st item under sub-group 'other receipts'	sale of assets other shares, etc.	sale of assets other than shares, etc.
34	Table 4·5 (contd.)	Against withdrawal of savings, under col. 8	3·25	3·24
35	Chapter 4	2nd line of para 4·61	5·6	4·6
35	Chapter 4	Below Table heading	Total	(To be inserted)





